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manufactured housing
dealer
A TL ENTERPRISES PUBLICATION

serving dealers, manufacturers and suppliers

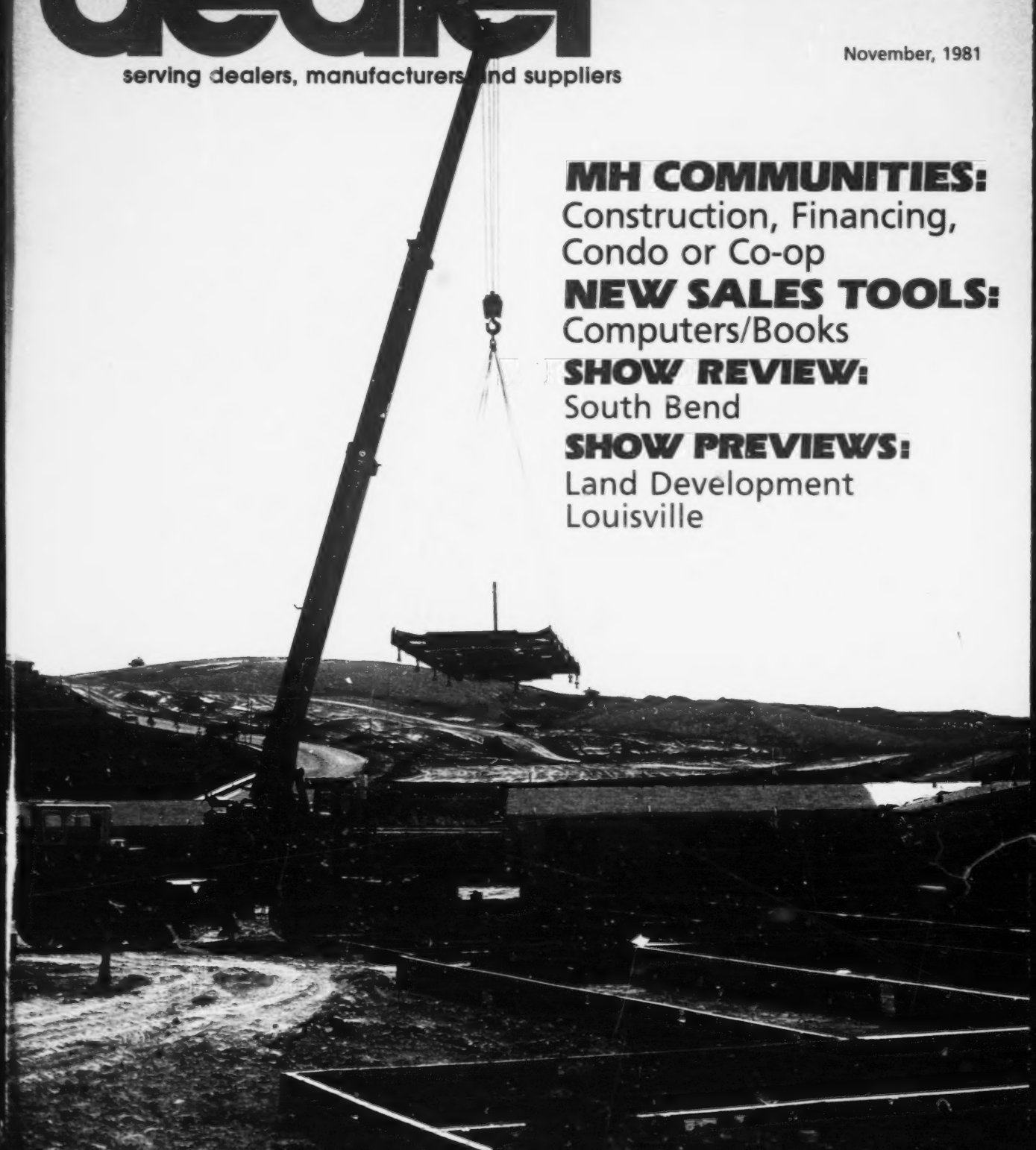
November, 1981

MH COMMUNITIES:
Construction, Financing, Condo or Co-op

NEW SALES TOOLS:
Computers/Books

SHOW REVIEW:
South Bend

SHOW PREVIEWS:
Land Development
Louisville



manufactured housing dealer

A TL ENTERPRISES PUBLICATION

November 1981

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On the Cover

Recognition of manufactured homes as a viable form of affordable housing has in turn spawned a healthy land development market. Read about the development featured on the cover, beginning on page 26. Photo by Sherry Davis.

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Production and Shipments

July

Last month the figures looked good—up 18 percent over the year to date—up 49 percent over June the year before. This month the comparisons of July '81 against July '80 do not look quite as impressive—only a nearly 28 percent increase for the month as against the nearly 50 percent rise shown in June figures. But the year to date continues on the upgrade; 19.39 percent at the end of July '81 is well over one percent higher than the 18.04 reported last month.

The numbers may still not be as good as everyone would like—with inflation, high interest rates particularly, still working against the results the manufactured housing industry should be enjoying in the entire housing market today. But they are encouraging—especially when all but 10 of the percentages reported area by area for the year to date are in the plus column—and many of them far into that category.

SHIPMENT OF MOBILE HOMES IN JULY 1981
Revised

State	Single Section	Multi Section	Total July '81	Revised Total July '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	401	91	492	421	16.86	3416	3349	2.00
Alaska	17	10	27	13	107.69	96	45	113.33
Arizona	301	165	466	335	39.10	3880	3156	22.94
Arkansas	214	26	240	201	19.40	1596	1227	30.07
California	202	813	1015	990	2.53	7429	7720	– 3.77
Colorado	217	57	274	199	37.69	2044	1672	22.25
Connecticut	25	0	25	33	–24.24	175	170	2.94
Delaware	89	19	108	66	63.64	791	645	22.64
Florida	926	1007	1933	1820	6.21	15,295	15,371	– 0.49
Georgia	713	319	1032	667	54.72	6698	5137	30.39
Idaho	69	42	111	129	–13.95	1067	928	14.98
Illinois	273	44	317	289	9.69	2009	1702	18.04
Indiana	371	49	420	362	16.02	2818	2398	17.51
Iowa	139	11	150	87	72.41	820	705	16.31
Kansas	213	35	248	168	47.62	1685	1256	34.16
Kentucky	324	47	371	317	17.03	2602	2404	8.24
Louisiana	1236	76	1312	947	38.54	9326	6847	36.21
Maine	105	2	107	91	17.58	604	484	24.79
Maryland	85	19	104	86	20.93	683	619	10.34
Massachusetts	45	11	56	41	36.59	275	263	4.56
Michigan	386	75	461	403	14.39	2824	2550	10.75
Minnesota	204	26	230	123	86.99	1181	914	29.21
Mississippi	321	46	367	336	9.23	2508	2300	9.04
Missouri	220	36	256	309	–17.15	1957	1975	– 0.91
Montana	110	21	131	140	– 6.43	859	813	5.66
Nebraska	59	17	76	87	–12.64	607	552	9.96
Nevada	59	99	158	111	42.34	1273	903	40.97
New Hampshire	81	12	93	56	66.07	439	406	8.13
New Jersey	42	21	63	69	– 8.70	304	381	–20.21
New Mexico	287	70	357	211	69.19	1985	1426	39.20
New York	370	51	421	329	27.96	2171	1799	20.68
North Carolina	1151	166	1317	870	51.38	8026	6063	32.38
North Dakota	110	13	123	102	20.59	911	654	39.30
Ohio	380	67	447	465	– 3.87	2894	3564	–18.80
Oklahoma	796	50	846	540	56.67	5231	3474	50.66
Oregon	101	177	278	351	–20.80	2042	2483	–17.76
Pennsylvania	506	57	563	444	26.80	3050	3104	– 1.74
Rhode Island	4	2	6	5	20.00	58	30	93.33
South Carolina	611	154	765	477	60.38	4675	3376	38.48
South Dakota	53	9	62	52	19.23	437	335	30.45
Tennessee	324	49	373	333	12.01	2531	2490	1.65
Texas	2689	402	3091	1983	55.87	19,772	14,707	34.44
Utah	73	43	116	85	36.47	734	650	12.92
Vermont	48	0	48	32	50.00	286	242	18.18
Virginia	367	57	424	386	9.84	2500	2209	13.17
Washington	250	301	551	687	–19.80	3987	4212	– 5.34
West Virginia	270	44	314	299	– 5.02	1799	1863	– 3.44
Wisconsin	226	8	234	179	30.73	1586	1182	34.18
Wyoming	156	38	194	190	2.11	1250	1175	6.38
DC & US Territory	0	1	0	0	—	1	36	–97.22
Export	—	—	—	—	—	—	—	—
Destination Pending	445	106	551	79	597.47	4455	638	598.28
Total	16,664	5060	21,724	16,995	27.83	146,381	122,604	19.39

Manufacturer Output

PRODUCTION OF MOBILE HOMES IN JULY 1981
Revised

State	Single Section	Multi Section	Total July '81	Total July '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	1416	135	1551	1265	22.61	11,112	8706	27.64
Alaska*	—	—	—	—	—	—	—	—
Arizona	317	168	485	294	64.63	3690	2519	46.49
Arkansas	247	32	279	225	24.00	1964	1823	7.73
California	230	928	1158	1102	5.08	8678	8796	−1.34
Colorado	155	82	237	182	30.22	1685	1366	23.35
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	659	835	1494	1307	14.31	11,577	11,770	−1.64
Georgia	1823	743	2566	1894	35.48	17,888	13,573	31.79
Idaho	245	147	392	442	−11.31	3007	3022	0.50
Illinois*	—	—	—	—	—	—	—	—
Indiana	1972	276	2248	1732	29.79	14,256	11,652	22.35
Iowa*	—	—	—	—	—	—	—	—
Kansas	775	39	814	494	64.78	5665	3980	42.34
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	287	22	309	215	43.72	2020	1742	15.96
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	211	44	255	174	46.55	1613	1185	36.12
Mississippi	277	32	309	219	41.10	2185	1652	32.26
Missouri	134	38	172	149	15.44	1202	979	22.78
Montana*	—	—	—	—	—	—	—	—
Nebraska	328	45	373	284	31.34	2492	1846	34.99
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1590	238	1828	1214	50.58	11,104	8572	29.54
North Dakota	0	0	0	0	0	0	0	0
Ohio	143	30	173	278	−37.77	1265	1618	−21.82
Oklahoma	63	3	66	96	−31.25	599	618	−3.07
Oregon	272	380	652	728	−10.44	4649	4738	−1.88
Pennsylvania	1054	149	1203	927	29.77	6849	5776	18.58
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	626	63	689	404	70.54	3957	2817	40.47
Texas	2708	432	3140	2226	41.06	20,372	16,166	26.02
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	182	23	205	182	12.64	1431	1267	12.94
Washington	52	85	137	189	−27.51	1185	1186	−0.08
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	435	20	455	317	43.53	2629	2192	19.94
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory	—	—	—	—	—	—	—	—
States shown with * Canada	463	71	534	456	17.11	3309	3042	8.78
Totals	16,664	5060	21,724	16,995	27.83	146,381	122,604	19.39

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

manufactured housing dealer
A TL ENTERPRISES PUBLICATION
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December, 1981

SPECIAL LOUISVILLE SHOW SECTION

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On the Cover

Louisville, showcase for what's new in the manufactured housing industry for the last two decades, hosts the 46th National Manufactured Housing Show as it did the 45th last year. Your guide to the show and to the city begins on page 51.

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Production and Shipments

August *As can be seen in the charts on this page and the one that follows, nationwide sales of manufactured housing are continuing the upward trend.*

The Manufactured Housing Institute estimates that at the current sales pace, "as many as 265,000 mobile/manufactured homes could be shipped by end of 1981"—a year-end 20 percent increase, MHI points out, over last year. MHI President Walter Benning attributes it to "a quiet revolution taking place in our nation's housing industry."

SHIPMENT OF MOBILE HOMES IN AUGUST 1981
Revised

State	Single Section	Multi Section	Total Aug. '81	Revised Total Aug. '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	421	76	497	449	10.69	3,913	3,798	3.03
Alaska	11	6	17	20	−15.00	113	65	73.85
Arizona	322	225	547	434	26.04	4,427	3,590	23.31
Arkansas	199	26	225	221	1.81	1,821	1,448	25.76
California	206	764	970	1,017	− 4.62	8,399	8,737	− 3.87
Colorado	245	98	343	219	56.62	2,387	1,891	26.23
Connecticut	26	5	31	31	0.00	206	201	2.49
Delaware	118	7	125	109	14.68	916	754	21.49
Florida	1,005	1,132	2,137	2,151	− 0.65	17,432	17,522	− 0.51
Georgia	769	331	1,100	698	57.59	7,798	5,835	33.64
Idaho	63	69	132	182	−27.47	1,199	1,110	8.02
Illinois	270	52	322	381	−15.49	2,331	2,083	11.91
Indiana	352	44	396	454	−12.78	3,214	2,852	12.69
Iowa	98	16	114	88	29.55	934	793	17.78
Kansas	229	32	261	235	11.06	1,946	1,491	30.52
Kentucky	354	68	422	395	6.84	3,024	2,799	8.04
Louisiana	1,273	87	1,360	1,192	14.09	10,686	8,039	32.93
Maine	80	0	80	77	3.90	684	561	21.93
Maryland	97	22	119	116	2.59	802	735	9.12
Massachusetts	46	14	60	47	27.66	335	310	8.06
Michigan	364	85	449	515	−12.82	3,273	3,065	6.79
Minnesota	108	25	133	164	−18.90	1,314	1,078	21.89
Mississippi	327	42	369	416	−11.30	2,877	2,716	5.93
Missouri	277	57	334	357	− 6.44	2,291	2,332	− 1.76
Montana	130	21	151	130	16.15	1,010	943	7.10
Nebraska	56	15	71	86	−17.44	678	638	6.27
Nevada	59	91	150	200	−25.00	1,423	1,103	29.01
New Hampshire	80	9	89	70	27.14	528	476	10.92
New Jersey	44	18	62	93	−33.33	366	474	−22.78
New Mexico	254	56	310	227	36.56	2,295	1,653	38.84
New York	350	49	399	349	14.33	2,570	2,148	19.65
North Carolina	1,057	198	1,255	1,023	22.68	9,281	7,086	30.98
North Dakota	111	21	132	104	26.92	1,043	758	37.60
Ohio	423	63	486	567	−14.29	3,380	4,131	−18.18
Oklahoma	872	77	949	658	44.22	6,180	4,132	49.56
Oregon	101	205	306	427	−28.34	2,348	2,469	− 4.90
Pennsylvania	541	49	590	567	4.06	3,640	3,617	0.64
Rhode Island	6	1	7	10	−30.00	65	68	− 4.41
South Carolina	520	156	676	530	27.55	5,251	5,205	2.80
South Dakota	48	10	58	76	−23.68	495	513	− 3.51
Tennessee	276	38	314	373	−15.82	2,845	2,904	− 2.03
Texas	2,765	416	3,181	2,438	30.48	22,953	22,210	3.35
Utah	99	44	143	82	74.39	877	816	7.48
Vermont	47	0	47	52	− 9.62	333	338	− 1.43
Virginia	440	57	497	373	33.24	2,997	2,873	4.32
Washington	252	328	580	765	−24.18	4,567	4,752	− 3.89
West Virginia	261	33	294	321	− 8.41	2,093	2,120	− 1.27
Wisconsin	194	6	200	203	− 1.48	1,786	1,789	− 0.17
Wyoming	154	40	194	197	− 1.52	1,444	1,447	− 0.21
DC & US Territory	—	—	—	—				
Export								
Destination Pending	560	104	664	115	477.39	5,119	4,570	12.01
Total	16,960	5,388	22,348	20,004	11.72	168,729	166,385	1.41

Manufacturer Output

PRODUCTION OF MOBILE HOMES IN AUGUST 1981
Revised

State	Single Section	Multi Section	Total Aug. '81	Total Aug. '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	1,536	114	1,650	1,483	11.26	12,762	10,189	25.25
Alaska*	—	—	—	—	—	—	—	—
Arizona	338	191	529	397	33.25	4,219	2,916	44.68
Arkansas	255	44	299	285	4.91	2,263	2,108	7.35
California	230	908	1,138	1,180	- 3.56	9,816	9,976	- 1.60
Colorado	209	79	288	213	35.21	1,973	1,579	24.95
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	730	989	1,719	1,597	7.64	13,296	13,367	- 0.53
Georgia	1,932	774	2,706	2,138	26.57	20,594	15,711	31.08
Idaho	233	167	400	513	-22.03	3,407	3,535	- 3.62
Illinois*	—	—	—	—	—	—	—	—
Indiana	2,037	281	2,318	2,215	4.65	16,574	13,867	19.52
Iowa*	—	—	—	—	—	—	—	—
Kansas	841	57	898	659	36.27	6,563	4,639	41.47
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	301	24	325	266	22.18	2,345	2,008	16.78
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	188	48	236	222	6.31	1,849	1,407	31.41
Mississippi	287	32	319	314	1.59	2,504	1,966	27.37
Missouri	131	51	182	172	5.81	1,384	1,151	20.24
Montana*	—	—	—	—	—	—	—	—
Nebraska	295	67	362	303	19.47	2,854	2,149	32.81
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1,439	261	1,700	1,369	24.18	12,804	9,941	28.80
North Dakota	0	0	0	0	0	0	0	0
Ohio	128	19	147	268	-45.15	1,412	1,886	-25.13
Oklahoma	73	2	75	79	- 5.06	674	697	- 3.30
Oregon	306	441	747	872	-14.33	5,396	5,610	- 3.81
Pennsylvania	1,073	128	1,201	1,083	6.54	8,050	6,859	17.36
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	577	79	656	475	38.11	4,613	3,292	40.13
Texas	2,767	434	3,201	2,682	19.35	23,573	18,848	25.07
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	228	15	243	150	62.00	1,674	1,417	18.14
Washington	59	86	145	200	-27.50	1,330	1,386	- 4.04
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	340	24	364	353	3.12	2,993	2,545	17.60
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with *	427	73	500	516	- 3.10	3,809	3,558	7.05
Canada	—	—	—	—	—	—	—	—
Totals	16,960	5,388	22,348	20,004	11.72	168,729	142,608	18.32

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

Up, Up and Away!

Why, when and how today's manufactured homes are appreciating

Larry R. Bauer

If you are a manufactured home retailer, lender, manufacturer, insurer or industry analyst, you'd better know why today's manufactured homes are appreciating in most areas from four to 10 percent every year.

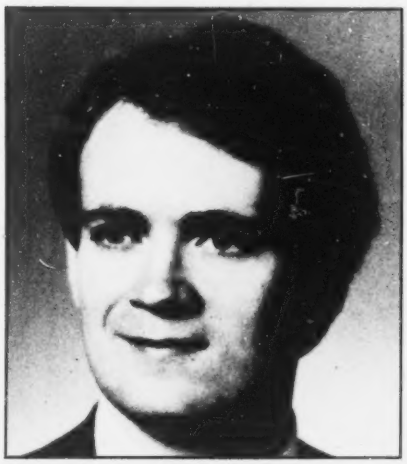
Actually it's not enough to know *why* manufactured homes have continued their upward climb. In order to fully understand and take advantage of this exciting trend, you should know when the appreciation factor began and how to determine current rates of appreciation.

Appreciation is not a totally new trend in the manufactured housing industry. In January 1980, Foremost Insurance Company published the findings of their manufactured home valuation research study. The samples for this research included approximately 500,000 manufactured homes to establish new home prices and 120,000 homes to determine pre-owned home values. The study showed that the average manufactured home was appreciating in value by about five percent per year. Appreciation rates were found to vary by the width of the home as well as its location and original quality.

Now, Foremost has updated the original study and found that manufactured home values continue to appreciate. This article is a result of the updated findings on nationwide manufactured home appreciation.

Why Are Manufactured Homes Appreciating?

One of the major reasons for continuing manufactured home appreciation is that from 1975 to 1980, their average value increased from $11,438 to $19,300. During this same time period, new site-built housing increased from $42,600 to $76,300. Inflation caused the prices of both types of homes to increase. However, a large portion of the increase in the average price of a new manufactured home can be attributed to an increase in the quality of the home, as well as a change in the size and type of home sold. This rise in prices served to increase the market value of pre-owned homes.



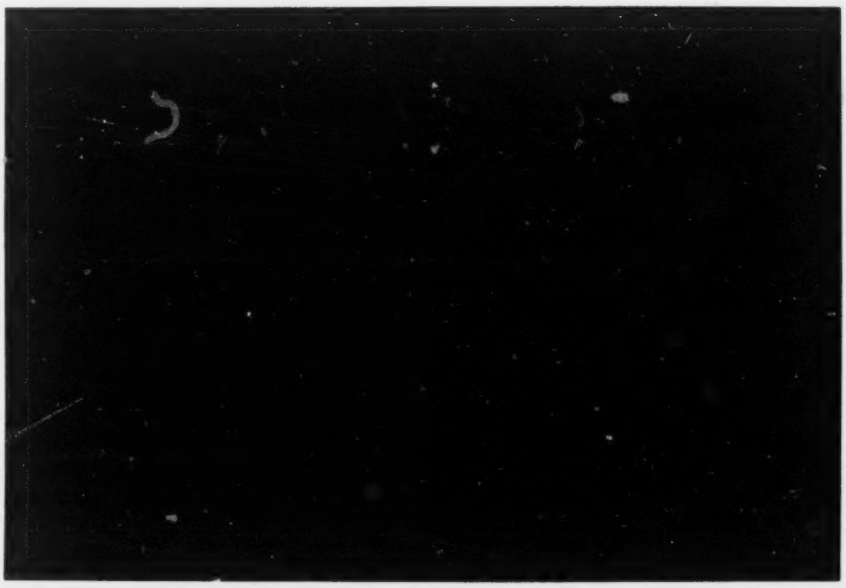
Larry Bauer, pricing analyst in the Research, Planning and Development Division of Foremost Insurance Company, joined the company in 1980. Bauer is responsible for developing a basis for manufactured home insurance price and market strategy by analyzing past and future insurance loss costs. His work also includes an analysis of current manufactured home market conditions developmental projects.

The difference in the cost per square foot between a manufactured home and a site-built home is also an important factor. An average 1980 manufactured home costs $18.30 per square foot compared to a 1980 site-built home that costs $44 per square foot. The efficiencies of home manufacturing are apparent in this significant difference. Although the price of homes in general has increased, the value per square foot of a manufactured home is obvious.

Another significant factor contributing to manufactured home appreciation is the improved quality of construction. In fact, the standards used to build them have become equal to or greater than standards used to build site-built homes.

In a comparison study between HUD Mobile Home Construction and Safety Standards and Building Official

CHART A



Code and Administration Single Family Dwelling Code, both set in 1975, it was found that there was a great deal of similarity in the construction standards of the manufactured home and site-built home. The introduction of stringent standards helps establish manufactured homes as a more viable and valuable housing alternative.

The third reason for manufactured home appreciation is that demand for them has increased while, at the same time, shipments have fallen to a current level of around 250,000 homes per year. This figure is half the shipments of the early '70s. Using the most basic economic principles, it can be seen that in the early '70s, supply far outweighed demand. Consequently, the price was low, further stimulating demand. As the supply began to fall to levels equal to demand, the price began to increase.

Also associated with the increasing demand is the fact that recent Foremost Insurance Company research has shown that approximately 60 percent of manufactured home owners express high degrees of satisfaction with manufactured home living. This acceptance of that lifestyle has caused such homes to become attractive to a different demographic group than in the early '70s. The newly married or single-member families purchase manufactured homes as starter homes, and senior citizens purchase them for their retirement.

Another reason for the change in demographics of manufactured home owners is that the price of site-bult housing pushes that alternative out of the financial reach of many Americans. This change results in a widening of the market from which potential customers can be solicited.

Foremost research indicates that more pre-owned manufactured homes are being sold on-site rather than being sold and moved. This results in an increase in demand for park space or lot space. In many areas of the country where park space is at a premium, the home is worth much more in the park or on the lot than if it must be moved when sold.

These certainly are not the only reasons why manufactured homes are appreciating, but these are the major ones that have affected values in recent years.

When Did The Appreciation Trend Begin?

Many of the reasons why are also involved in the question when mobile homes started to appreciate. The increased quality had an effect; the decrease in shipments and increase in demand had an effect. And, inflation had an effect. Actually, there is no set date. Many people look at 1975 as the turning point because that is the year after the HUD standards were introduced. But there were other factors.

The increase in values of site-built homes played a role in increasing the value of manufactured homes. The graph below shows this correlation between the increasing price of site-built homes and manufactured homes, both new and existing. You can see from Chart A that the price of new manufactured homes started climbing significantly during 1973. Values continued to increase at a percentage greater than both new and existing site-built homes. The value of pre-owned, existing homes followed at a lesser, but increasing rate in 1974.

How to Determine Current Appreciation Rates

Foremost Insurance Company's updated manufactured home valuation research found that appreciation rates vary by the width of the home. The updated values and appreciation factors by width of the home are included in Charts B-G.

The purpose of these charts is not specificially to compare the value of a new home to its existing value, but to compare the purchase value of an average pre-owned home after owning it for a number of years. For example, Chart C shows that an average 1973 12-foot-section home purchased for$6,938 in 1977, was resold for an average of $8,222 in 1980.

continued on page 40

CHART B

CHART C

CHART D

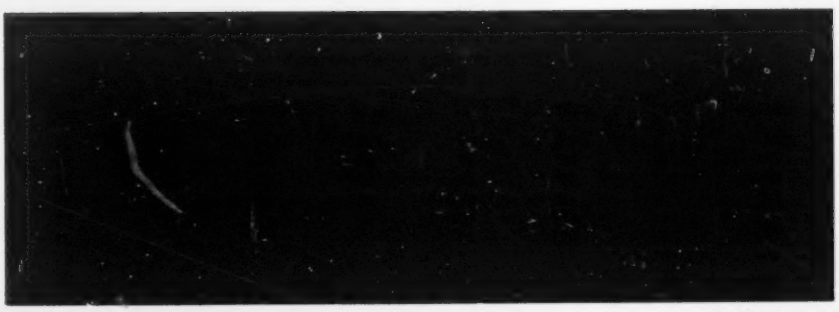


CHART E

NATIONWIDE SALES PRICE COMPARISONS FOR 14-FOOT-SECTION HOMES

Model* Year	New	1973	1974	1975	1976	1977	1978	1979	1980
73	$ 9,217	$ 9,223	$ 8,974	$ 8,812	$ 9,207	$ 8,303	$ 9,109	$ 9,680	$10,199
74	9,847	9,375	9,913	10,247	9,687	9,577	9,665	10,248	11,331
75	11,033		10,919	11,051	11,216	10,862	10,695	11,141	11,733
76	11,870			11,223	11,920	12,363	11,478	11,952	12,223
77	13,035				12,532	13,102	13,409	13,219	13,624
78	14,433					13,918	14,494	14,925	14,752
79	15,775						15,216	15,903	16,452
80	17,186							16,792	17,322

CHART F

SALES YEAR OF DOUBLE-SECTION HOMES NATIONWIDE (percentage appreciation)

Model* Year	1974	1975	1976	1977	1978	1979	1980
73	101%	101%	106%	114%	124%	132%	148%
74	100	105	101	105	121	128	138
75	90	101	103	99	111	122	128
76		89	101	104	113	118	122
77			92	101	111	115	126
78				88	101	106	106
79					95	101	104
80						96	101

CHART G

NATIONWIDE SALES PRICE COMPARISONS FOR DOUBLE-SECTION HOMES

Model* Year	New	1973	1974	1975	1976	1977	1978	1979	1980
73	$13,962	$14,049	$14,050	$14,057	$14,846	$15,915	$17,296	$18,411	$20,615
74	15,634	15,278	15,697	16,455	15,852	16,428	18,938	20,021	21,521
75	17,419		15,703	17,592	17,967	17,320	19,362	21,300	22,349
76	18,664			16,686	18,806	19,409	21,066	22,048	22,851
77	20,749				19,071	20,871	23,018	23,764	26,139
78	23,737					20,983	23,895	25,173	25,245
79	25,894						24,474	26,070	26,935
80	28,205							27,118	28,416

*** The manufactured home model year is similar to model year of the automobile industry in that production of the home actually begins in the previous year's last months, i.e., the 1980 model is introduced in late 1979. Consequently, the 1976 model shows a resale value in 1975, etc.**

As was the case in Foremost's 1980 research, the appreciation rate differs for various sections of the country. For the most part, the three distinct situations shown previously are still valid today. The only differences are that Type I areas (rapidly appreciating homes) seem to be slowing in their rate of increase. The opposite is happening with some of the Type III areas (depreciating homes) in that they are slowly increasing from their depreciated levels and are expected to be greater eventually than their original value. Therefore, this group will be known as "slowly appreciating homes."

The three distinct situations and the areas included in each category are as follows:

- *Type I: Rapid Appreciation* includes many of the Western states as well as Alaska, Florida and New Jersey.
- *Type II: Steady Increase in Appreciation*—the fastest growing category. It includes the largest number of states, including the Plains states and Midwest. However, there are some Western, Eastern and Southern states that exhibit steady increase in appreciation.
- *Type III: Slowly Appreciating*—This category is made up primarily of Northeastern, Eastern and Southern areas of the country.

To illustrate the three types of appreciating situations, graphs from each category as well as a countrywide graph are shown. Each graph shows the percent of appreciation or depreciation of a 1973 and a 1978 manufactured home. They illustrate the difference in appreciation levels between Types I, II and III.

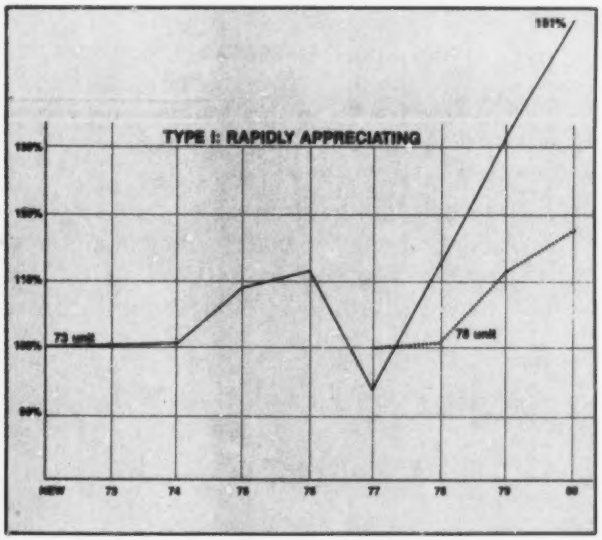
Level of Appreciation

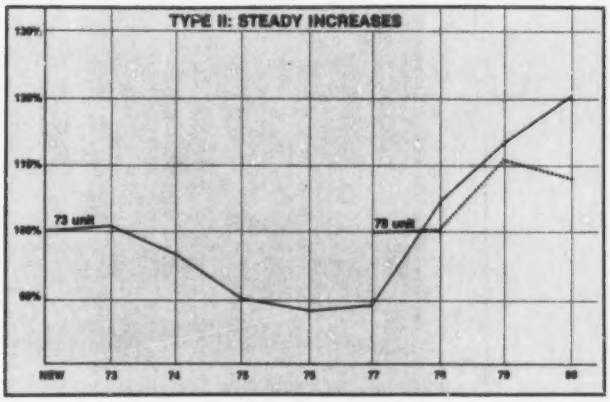
It's interesting to note the 1978 line on the graphs demonstrates how the newer homes trend toward the Type II (steady increase) level of appreciation. There are areas that will differ from the countrywide average. In fact, there may be areas within a single state or even a city that exhibit more than one of the three levels of appreciation. This is due to various considerations that have an impact on determining values of manufactured homes. They include location of the home, upkeep and maintenance of the home, original quality of the home, supply and demand for housing within a certain area and turnover rate for homes within an area.

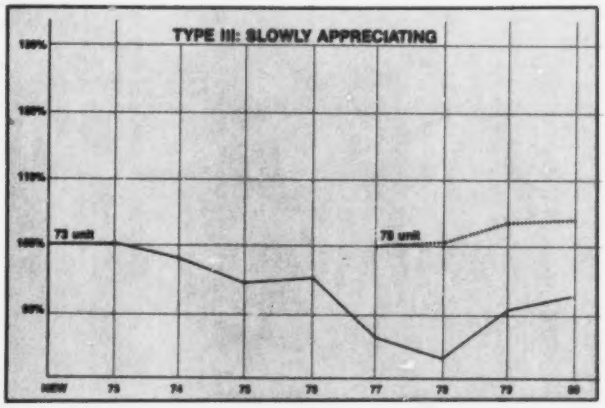
Effect on Financing

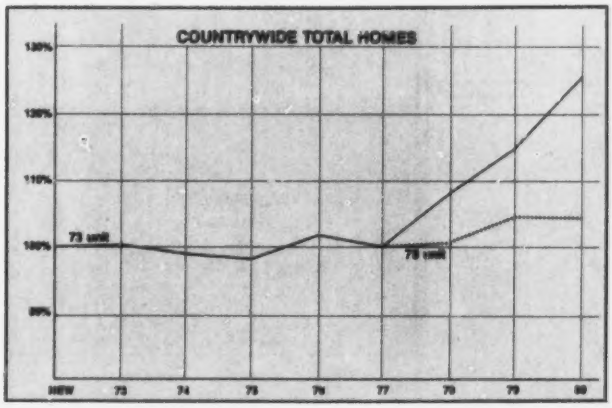
Manufactured home appreciation is also causing a change in current financing. More and more lenders are financing manufactured homes in the same manner as site-built homes. They are increasing the average length of term as well as increasing the maximum amount they will finance.

For example, both FHA and VA loans on manufactured homes can go for up to 20 years depending on the type of home. Concurrently, the VA has no maximum amount they will lend, while FHA has set $27,000 as their cap. Finally, many lenders are issuing more mortgages on manufactured homes versus









installment payment methods. Appreciation of both new and pre-owned manufactured homes assures the lender that the loan is secure.

Good News for the Industry

Manufactured homes appreciate in value. That is a fact. The levels of appreciation are different for various areas of the country, but they do appreciate. Just why this is happening can be tied to several factors. It's occurring because of the combination of factors cited and they must all be considered.

The average value of new manufactured homes increases each year due to inflation. But they still represent one of the best values in housing. Today's quality is much improved and standards match or beat those set for site-built housing. This contributes to increasing demand for manufactured homes.

Having long since shed their "trailer" image, manufactured homes are recognized in all facets of industry and government as a viable and affordable alternative to site-built housing. Owners are very satisfied with their lifestyle. Good things are happening to the industry, and appreciation is one big reason why. **mhd**

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January 1982

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SPECIAL SECTION:

EXTERIOR SIDING

Wood and Aluminum

Pages 34 through 39

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Congressman Hiler Speaks Up For Manufactured Housing
Pete Callender: Pioneer

Show Reviews:

Dodger Show
National Suppliers Show

Show Previews:

Nashville Show
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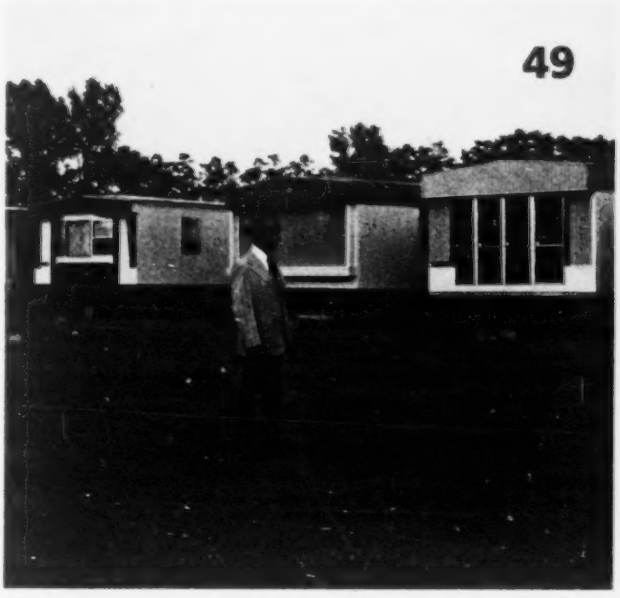
On the Cover

Both wood and aluminum siding have undergone much change in the past few years as applied to manufactured homes. The siding featured on this month's cover is an aluminum product from Alumax. Photo courtesy of Alumax, Inc.



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September *The upward trend has turned down somewhat in the last couple of months, with almost identical September '80 and September '81 total shipment figures. Year-to-date comparisons show a decline from 19.39 percent in July to 1.25 this month. But the final figures are still in the plus column, however marginal.*

SHIPMENT OF MOBILE HOMES IN SEPTEMBER 1981
Revised

State	Single Section	Multi Section	Total Sept. '81	Revised Total Sept. '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	393	69	462	513	– 9.94	4,735	4,311	1.48
Alaska	20	8	28	16	75.00	141	81	74.07
Arizona	329	192	521	488	6.76	4,948	4,078	21.33
Arkansas	166	25	191	318	–39.94	2,012	1,766	13.93
California	233	714	947	1,152	–17.80	9,346	9,889	– 5.49
Colorado	220	93	313	269	16.36	2,700	2,160	25.00
Connecticut	26	0	26	24	8.33	232	225	3.11
Delaware	89	16	105	112	– 6.25	1,021	866	17.90
Florida	1,080	1,103	2,183	2,350	– 7.11	19,615	19,872	– 1.29
Georgia	668	265	933	791	17.95	8,731	6,826	27.91
Idaho	69	44	113	194	–41.75	1,312	1,304	0.61
Illinois	235	53	288	392	–26.53	2,619	2,475	5.82
Indiana	292	41	333	516	–35.47	3,547	3,368	5.31
Iowa	103	13	116	131	–11.45	1,050	924	13.64
Kansas	21	33	250	231	8.23	2,196	1,722	27.53
Kentucky	347	50	397	420	–5.48	3,421	3,219	6.28
Louisiana	1,120	91	1,211	1,137	6.51	11,897	9,176	29.65
Maine	93	1	94	99	– 5.05	778	660	17.88
Maryland	82	9	91	100	– 9.00	893	835	6.95
Massachusetts	51	6	57	65	–12.31	392	375	4.53
Michigan	373	66	439	507	–13.41	3,712	3,572	3.92
Minnesota	108	11	119	150	–20.67	1,433	1,228	16.69
Mississippi	211	29	240	408	–41.18	3,117	3,124	– 0.22
Missouri	247	45	292	329	–11.25	2,583	2,661	– 2.93
Montana	109	34	143	153	– 6.54	1,153	1,096	5.20
Nebraska	84	16	100	78	28.21	778	716	8.66
Nevada	54	70	124	158	–21.52	1,547	1,261	22.68
New Hampshire	53	8	61	71	–14.08	589	547	7.68
New Jersey	41	13	54	65	–16.92	420	539	–22.08
New Mexico	271	65	336	253	32.81	2,631	1,906	38.04
New York	295	38	333	372	–10.48	2,903	2,520	15.20
North Carolina	1,060	204	1,264	1,100	14.91	10,545	8,186	28.82
North Dakota	81	14	95	105	– 9.52	1,138	863	31.87
Ohio	376	56	432	667	–35.23	3,812	4,798	–20.55
Oklahoma	940	73	1,013	617	64.18	7,193	4,749	51.46
Oregon	103	200	303	460	–34.13	2,651	2,929	– 9.49
Pennsylvania	432	43	475	547	–13.16	4,115	4,164	– 1.18
Rhode Island	7	1	8	6	33.33	73	74	– 1.35
South Carolina	525	170	695	529	31.38	6,046	5,734	5.44
South Dakota	53	11	64	71	– 9.86	559	584	–4.28
Tennessee	276	50	326	485	–32.78	3,171	3,389	– 6.43
Texas	2,812	413	3,225	2,690	19.89	26,178	24,900	5.13
Utah	98	46	144	125	15.20	1,021	941	8.50
Vermont	33	4	37	47	–21.28	370	385	– 3.90
Virginia	385	57	442	480	– 7.92	3,439	3,353	2.56
Washington	233	277	510	795	–35.85	5,077	5,547	– 8.47
West Virginia	225	41	266	347	–23.24	2,359	2,467	– 4.38
Wisconsin	200	12	212	201	5.47	1,998	1,990	0.40
Wyoming	162	25	187	229	–18.34	1,631	1,676	– 2.68
DC & US Territory	2	0	2	0	0	2	0	0
Export								
Destination Pending	714	191	905	141	541.84	6,024	4,711	27.87
Total	16,396	5,109	21,505	21,504	0.00	190,234	187,889	1.25

PRODUCTION OF MOBILE HOMES IN SEPTEMBER 1981
Revised

State	Single Section	Multi Section	Total Sept. '81	Total Sept. '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	1,364	122	1,486	1,537	– 3.32	14,248	11,726	21.51
Alaska*	—	—	—	—	—	—	—	—
Arizona	344	178	522	436	19.72	4,741	3,352	41.44
Arkansas	242	33	275	302	– 8.94	2,538	2,410	5.31
California	269	813	1,082	1,294	– 16.38	10,898	11,270	– 3.30
Colorado	178	94	272	218	24.77	2,245	1,797	24.93
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	744	1,027	1,771	1,765	0.34	15,067	15,132	– 0.43
Georgia	1,927	734	2,661	2,204	20.74	23,255	17,915	29.81
Idaho	261	149	410	556	– 26.26	3,817	4,091	– 6.70
Illinois*	—	—	—	—	—	—	—	—
Indiana	1,759	242	2,001	2,424	– 17.45	18,575	16,291	14.02
Iowa*	—	—	—	—	—	—	—	—
Kansas	873	50	923	732	26.09	7,486	5,371	39.38
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	295	25	320	272	17.65	2,665	2,280	16.89
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	151	41	192	226	– 15.04	2,041	1,633	24.98
Mississippi	301	20	321	359	– 10.58	2,825	2,325	21.51
Missouri	147	48	195	182	7.14	1,579	1,333	18.45
Montana*	—	—	—	—	—	—	—	—
Nebraska	320	57	377	357	5.60	3,231	2,506	28.93
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1,379	242	1,621	1,577	2.79	14,425	11,518	25.24
North Dakota	0	0	0	0	0	0	0	0
Ohio	128	21	149	300	– 50.33	1,561	2,186	– 28.59
Oklahoma	107	1	108	90	20.00	782	787	– 0.64
Oregon	284	402	686	918	– 25.27	6,082	6,528	– 6.83
Pennsylvania	913	118	1,031	1,082	– 4.71	9,081	7,941	14.36
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	540	70	610	500	22.00	5,223	3,792	
Texas	2,841	450	3,291	2,850	15.47	26,864	21,698	23.81
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	210	12	222	187	18.72	1,896	1,604	18.20
Washington	58	89	147	230	– 36.09	1,477	1,616	– 8.60
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	331	15	346	363	– 4.68	3,339	2,908	14.82
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory								
States shown with *	430	56	486	541	– 10.17	4,295	4,099	4.05
Canada	—	—	—	—	—	—	—	—
Totals	16,396	5,109	21,505	21,504	0.00	190,234	164,112	15.92

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

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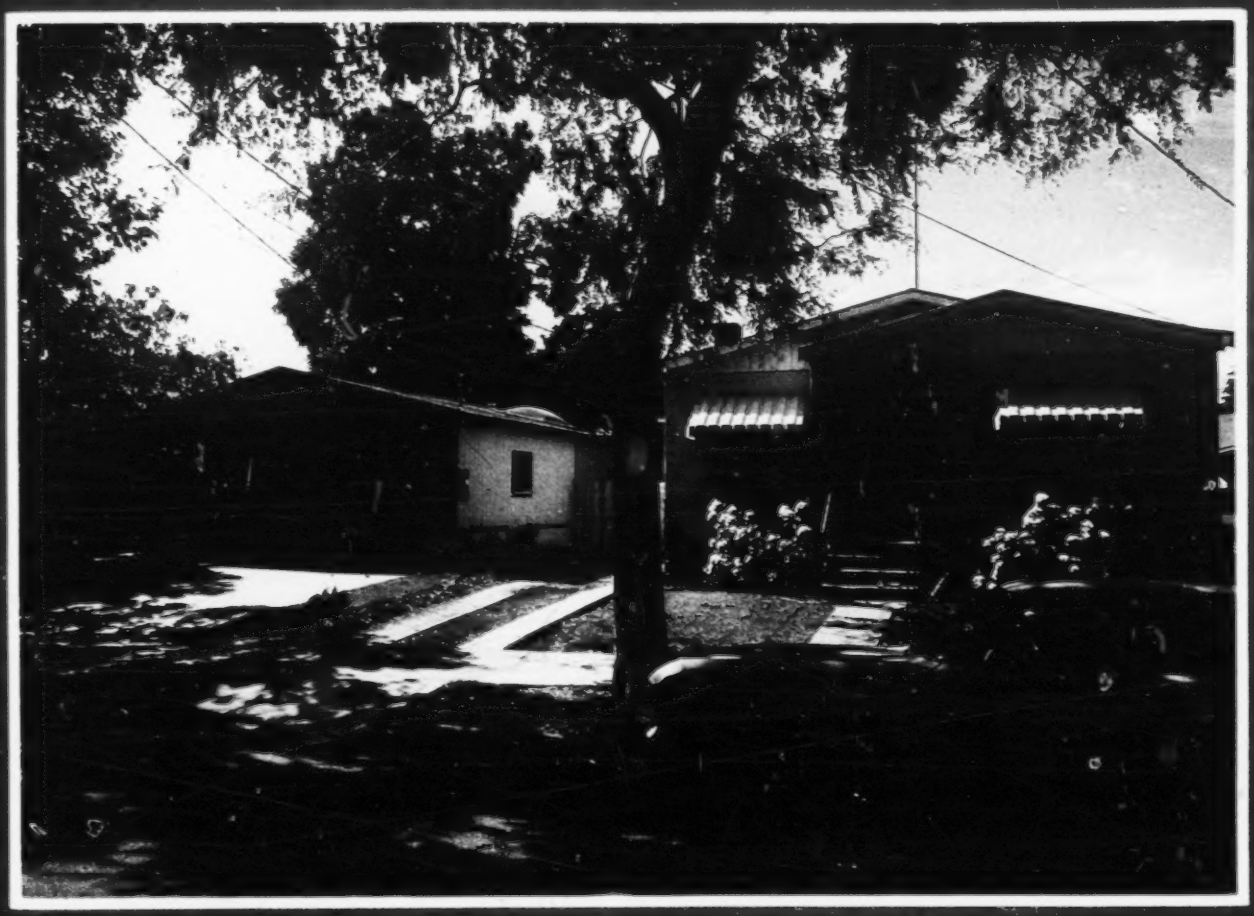
February, 1982



MANUFACTURED HOUSING ON IN-FILL

Special Section, Scattered L... 26

Also ...

Why You Should Be... ket

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On the Cover

An ordinary home on an ordinary street in California? Not at all; the house at picture left is a manufactured home, settled in beautifully beside its older stick-built neighbors. For more on the story see page 26, and for our complete section on scattered lot sitings, continue reading through 31.

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Production and Shipments

October *Year-to-date comparisons of 1980 and '81 shipment figures are just barely under the line at −0.54, while October 1980/'81 monthly comparisons are down to −14.68.*

The October '80/'81 production figures are identical to the shipment figures, but year-to-date they are still well into the plus column at 12.06.

SHIPMENT OF MOBILE HOMES IN OCTOBER 1981
Revised

State	Single Section	Multi Section	Total Oct. '81	Revised Total Oct. '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	386	67	453	524	−13.55	4828	4835	−0.14
Alaska	39	7	46	17	170.59	187	98	90.82
Arizona	362	195	557	586	−4.95	5505	4664	18.03
Arkansas	143	16	159	339	−53.10	2171	2105	3.14
California	214	629	843	1119	−24.66	10,189	11,008	− 7.44
Colorado	205	73	278	316	−12.03	2978	2476	20.27
Connecticut	19	1	20	43	−53.49	252	268	−5.97
Delaware	81	11	92	103	−10.68	1113	969	14.86
Florida	1090	1074	2164	2947	−26.57	21,779	22,819	− 4.56
Georgia	502	295	797	904	−11.84	9508	7730	23.00
Idaho	39	37	76	162	−53.09	1388	1466	−5.32
Illinois	217	32	249	365	−31.78	2868	2840	0.99
Indiana	236	38	274	549	−50.09	3821	3917	−2.45
Iowa	78	6	84	148	−43.24	1134	1072	5.78
Kansas	205	44	249	246	1.22	2445	1968	24.24
Kentucky	293	31	324	424	−23.58	3745	3643	2.80
Louisiana	1198	60	1258	1360	−7.50	13,155	10,536	24.86
Maine	49	0	49	91	−46.15	827	751	10.12
Maryland	97	25	122	135	− 9.63	1015	970	4.64
Massachusetts	29	7	36	72	−50.00	428	447	4.25
Michigan	234	49	283	502	−43.63	3995	4074	−1.94
Minnesota	102	9	111	136	−18.38	1544	1364	13.20
Mississippi	249	23	272	397	−31.49	3389	3521	− 3.75
Missouri	191	37	228	435	−47.59	2811	3096	− 9.21
Montana	89	13	102	147	−30.61	1255	1243	0.97
Nebraska	66	15	81	102	−20.59	859	818	5.01
Nevada	44	58	102	193	−47.15	1649	1454	13.41
New Hampshire	53	10	63	79	−20.25	652	626	4.15
New Jersey	43	13	56	91	−38.46	476	630	−24.44
New Mexico	270	60	330	310	6.45	2961	2216	33.62
New York	221	25	246	340	−27.65	3149	2860	10.10
North Carolina	1095	198	1293	1278	1.17	11,838	9464	25.08
North Dakota	110	12	122	124	− 1.61	1260	987	27.66
Ohio	261	43	304	608	−50.00	4116	5406	−23.86
Oklahoma	944	85	1029	747	37.75	8222	5496	49.60
Oregon	71	140	211	387	−45.48	2862	3316	−13.69
Pennsylvania	372	42	414	617	−32.90	4529	4781	−5.27
Rhode Island	10	0	10	9	11.11	83	83	− 0.00
South Carolina	507	166	673	607	10.87	6719	6341	5.96
South Dakota	64	9	73	77	− 5.19	632	661	− 4.39
Tennessee	235	44	279	504	−44.64	3450	3893	−11.38
Texas	2931	378	3309	3151	5.01	29,487	28,051	5.12
Utah	117	41	158	143	10.49	1179	1084	8.76
Vermont	28	0	28	42	−33.33	398	427	−6.79
Virginia	434	62	496	465	− 6.67	3935	3818	3.06
Washington	216	239	455	853	−46.66	5532	6400	−13.56
West Virginia	199	29	228	321	−28.97	2587	2788	− 7.21
Wisconsin	152	10	162	194	−16.49	2160	2184	−1.10
Wyoming	120	27	147	232	−36.64	1778	1908	− 6.81
DC & US Territory	0	0	0	0	0	2	0	0
Export	48	0	48	0	0	48	0	0
Destination Pending	641	124	765	145	427.59	6789	4856	39.81
Total	15,599	4609	20,208	23,686	−14.68	210,442	211,575	−0.54

PRODUCTION OF MOBILE HOMES IN OCTOBER 1981
Revised

State	Single Section	Multi Section	Total Oct. '81	Total Oct. '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	1396	102	1498	1775	−15.61	15,746	13,501	16.63
Alaska*	—	—	—	—	—	—	—	—
Arizona	361	192	553	517	6.96	5294	3869	36.83
Arkansas	273	31	304	347	−12.39	2742	2757	−0.54
California	276	722	998	1307	−23.64	11,896	12,577	−5.41
Colorado	110	75	185	231	19.91	2430	2028	19.82
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	741	962	1703	2192	22.31	16,770	17,324	− 3.20
Georgia	1727	673	2400	2445	−1.84	25,655	20,360	26.01
Idaho	253	113	366	538	−31.97	4183	4629	− 9.63
Illinois*	—	—	—	—	—	—	—	—
Indiana	1371	195	1566	2356	−33.53	20,141	18,647	8.01
Iowa*	—	—	—	—	—	—	—	—
Kansas	844	53	897	914	−1.86	8383	6285	
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	300	17	317	343	−7.58	2982	2623	13.69
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	167	23	190	255	−25.49	2231	1888	18.17
Mississippi	319	14	333	367	−9.26	3158	2692	17.31
Missouri	142	42	184	194	−5.15	1763	1527	15.46
Montana*	—	—	—	—	—	—	—	—
Nebraska	301	52	353	392	−9.95	3584	2898	23.67
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1460	267	1727	1724	0.17	16,152	13242	21.98
North Dakota	0	0	0	0	0	0	0	0
Ohio	80	13	93	313	−70.29	1654	2499	−33.81
Oklahoma	114	4	118	124	−4.84	900	911	−1.21
Oregon	283	299	582	857	−32.09	6664	7385	−9.76
Pennsylvania	775	97	872	1173	−25.66	9953	9114	9.21
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	555	57	612	602	1.66	5835	4394	32.79
Texas	2860	431	3291	3262	0.89	30,155	24,960	20.81
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	206	16	222	241	−7.88	2118	1845	14.80
Washington	44	86	130	295	−55.93	1607	1911	−15.91
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	306	12	318	346	− 8.09	3657	3254	12.38
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with * Canada	335	61	396	576	−31.25	4691	4675	0.34
Totals	**15,599**	**4609**	**20,208**	**23,686**	**−14.68**	**210,442**	**187,798**	**12.06**

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

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Show Preview

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Pennsylvan
Georg
Southwest Region

Solar Energy

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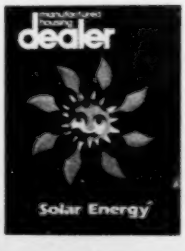

Old Man Sun is depicted in full color, the lead-in to our special section on solar energy beginning on page 26. Paper sculpture for our cover is by Associate Managing Editor Sherry Davis. The logo on this page, as picked up from our special section, was completed by Tina Hoppe, age 11, daughter of Associate Editor Gerry Hoppe, and reflects properly the generation most likely to benefit from the currently advancing solar science for housing.

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Production and Shipments

November *Shipments of mobile/manufactured homes to retail sales locations and permanent sites in November showed more than an 11 percent decrease compared to the same month a year ago. MHI President Walter L. Benning called the sales decline a "temporary response to the nation's faltering economy."*

Benning went on to say, "The recession and resulting unemployment took some of the bloom off the industry's strong performance early in 1981. But," he said, "when you consider that 1981 posted one of the worst overall housing years since the Great Depression, mobile/manufactured housing has done comparatively well. We expect to do significantly better in 1982."

SHIPMENT OF MOBILE HOMES IN NOVEMBER '81
Revised

State	Single Section	Multi Section	Total Nov '81	Revised Total Nov '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	274	44	318	425	−25.18	5146	5685	−9.48
Alaska	1	0	1	13	−92.31	188	111	69.37
Arizona	291	200	491	483	1.66	5996	5147	16.50
Arkansas	107	13	120	247	−51.47	2291	2352	−2.59
California	156	461	617	946	−34.78	10,806	11,954	−9.60
Colorado	136	65	201	222	−9.46	3179	2698	17.83
Connecticut	18	2	20	28	−28.57	272	296	−8.11
Delaware	93	11	104	80	30.00	1217	1049	16.02
Florida	914	925	1839	2357	−21.98	23,618	25,176	−6.19
Georgia	430	199	629	739	−14.88	10,137	8469	19.70
Idaho	45	26	71	100	−29.00	1459	1566	−6.83
Illinois	129	25	154	203	−24.14	3022	3043	−0.69
Indiana	182	20	202	321	−37.07	4023	4238	−5.07
Iowa	53	2	55	92	−40.22	1189	1164	2.15
Kansas	188	40	228	210	8.57	2673	2178	22.73
Kentucky	265	31	296	287	3.14	4041	3930	2.82
Louisiana	968	54	1022	1127	−9.32	14,177	11,663	21.56
Maine	35	0	35	60	−41.67	862	811	6.29
Maryland	50	14	64	113	−43.36	1079	1083	−0.37
Massachusetts	15	3	18	47	−61.70	446	494	−9.72
Michigan	162	28	190	268	−29.10	4185	4342	−3.62
Minnesota	62	8	70	98	−28.57	1614	1462	10.40
Mississippi	182	15	197	263	−25.10	3586	3784	−5.23
Missouri	136	21	157	220	−28.64	2968	3316	−10.49
Montana	78	9	87	115	−24.35	1342	1358	−1.18
Nebraska	42	12	54	83	−34.94	913	901	1.33
Nevada	29	40	69	145	−52.41	1728	1599	8.07
New Hampshire	42	6	48	68	−29.41	700	694	0.86
New Jersey	27	5	32	46	−30.43	508	676	−24.85
New Mexico	202	51	253	256	−1.17	3214	2472	30.02
New York	172	17	189	221	−14.48	3338	3081	8.34
North Carolina	789	151	940	1054	−10.82	12,778	10,518	21.49
North Dakota	64	10	74	116	−36.21	1334	1103	20.94
Ohio	188	34	222	440	−49.55	4338	5846	−31.12
Oklahoma	796	50	846	566	49.47	9068	6062	49.59
Oregon	53	88	141	344	−59.01	3003	3660	−17.95
Pennsylvania	242	36	278	368	−24.46	4807	5149	−6.64
Rhode Island	4	1	5	6	−16.67	88	89	−1.12
South Carolina	389	113	502	480	4.58	7221	6821	5.86
South Dakota	39	7	46	55	−16.36	678	716	−5.31
Tennessee	157	29	186	308	−39.61	3636	4201	−13.45
Texas	2524	300	2824	2455	15.03	32,311	30,506	5.92
Utah	79	22	101	97	4.12	1280	1181	8.38
Vermont	13	0	13	25	−48.00	411	452	−9.07
Virginia	207	34	241	344	−29.94	4176	4162	0.34
Washington	159	160	319	615	−48.13	5851	7015	−16.59
West Virginia	174	21	195	173	12.72	2782	2961	−6.05
Wisconsin	89	2	91	135	−32.59	2251	2391	−5.86
Wyoming	132	41	173	177	−2.26	1951	2085	−6.43
DC & US Territory	0	0	0	0	0	2	0	0
Export	1	0	1	0	0	49	0	0
Destination Pending	563	104	667	179	272.63	7456	5035	48.08
Total	12,146	3550	15,696	17,820	−11.92	226,138	229,395	−1.42

PRODUCTION OF MOBILE HOMES IN NOVEMBER, 1981
Revised

State	Single Section	Multi Section	Total Nov '81	Total Nov '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	1121	78	1199	1286	−6.77	16,945	14,787	14.59
Alaska*	—	—	—	—	—	—	—	—
Arizona	266	180	446	426	4.69	5740	4295	33.64
Arkansas	203	23	226	227	−0.44	2968	2984	−0.54
California	209	539	748	1077	−30.55	12,644	13,654	−7.40
Colorado	104	73	177	193	−8.29	2607	2221	17.38
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	617	798	1415	1744	−18.86	18,185	19,068	−4.63
Georgia	1430	535	1965	2041	−3.72	27,620	22,401	23.30
Idaho	160	72	232	390	−40.51	4415	5019	−12.03
Illinois*	—	—	—	—	—	—	—	—
Indiana	952	127	1079	1391	−22.43	21,220	20,038	5.90
Iowa*	—	—	—	—	—	—	—	—
Kansas	673	51	724	644	12.42	9107	6929	31.43
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	190	21	211	258	−18.22	3193	2881	10.83
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	125	25	150	172	−12.79	2381	2060	15.58
Mississippi	318	6	324	308	5.19	3482	3000	16.07
Missouri	90	22	112	155	−0.27	1875	1682	10.37
Montana*	—	—	—	—	—	—	—	—
Nebraska	241	44	285	323	−11.76	3869	3221	20.12
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1074	197	1271	1379	−7.83	17,423	14,621	19.16
North Dakota	0	0	0	0	0	0	0	0
Ohio	48	8	56	183	−69.40	1710	2682	−36.24
Oklahoma	103	3	106	89	19.10	1006	1000	0.60
Oregon	197	206	403	644	−37.42	7067	8029	−11.98
Pennsylvania	610	75	655	773	−11.38	10,638	9887	7.60
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	385	43	428	489	−12.47	6263	4883	28.26
Texas	2487	325	2812	2569	9.46	32,967	27,529	19.75
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	109	18	127	187	−32.09	2245	2032	10.48
Washington	26	54	80	227	−64.76	1687	2138	−21.09
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	145	1	146	230	−36.52	3803	3484	9.16
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with* Canada	263	26	289	412	−29.85	4980	5087	−2.10
Totals	12,146	3550	15,696	17,820	−11.92	226,138	205,618	9.98

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

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The many aspects of insurance sales are a veritable pot of gold for the manufactured housing dealer. To find your end of the rainbow, see our special section on insurance beginning on page 24. Brass pot courtesy of Victorian Creations, Canoga Park, California.

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MANUFACTURED HOUSING DEALER (USPS 356-360 ISSN 0163-1977)

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Production and Shipments

December *The year-to-date comparison of 1980 and '81 shipment figures for this last month of the year show the percentage comparison edging under the line at -2.06. The December 1980/'81 monthly percent comparison is -11.39—up ever so slightly from last month.*

The production figures are nearly identical to the shipment figures, but year-to-date they are still hanging in there in the plus column at 8.43 percent.

SHIPMENT OF MOBILE HOMES IN DECEMBER '81
Revised

State	Single Section	Multi Section	Total Dec '81	Revised Total Dec '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	231	28	289	304	−4.93	5435	5989	−9.25
Alaska	1	0	1	3	−66.66	189	114	65.78
Arizona	295	166	461	535	−13.83	6457	5682	13.63
Arkansas	98	16	114	181	−37.01	2405	2533	−5.05
California	157	358	515	789	−34.72	11,321	12,743	−11.15
Colorado	168	43	211	192	9.89	3390	2890	17.30
Connecticut	11	0	11	21	−47.61	283	317	−10.72
Delaware	36	10	46	56	−17.85	1263	1105	14.29
Florida	1021	993	2014	2581	−21.96	25,632	27,757	−7.65
Georgia	456	213	669	650	2.92	10,806	9119	18.49
Idaho	51	22	73	90	−18.88	1532	1656	−7.48
Illinois	129	14	143	161	−11.18	3165	3204	−1.21
Indiana	120	9	129	262	−50.76	4152	4500	−7.73
Iowa	45	7	52	110	−52.72	1241	1274	−2.59
Kansas	152	18	170	190	−10.52	2843	2368	20.05
Kentucky	236	25	261	266	−1.87	4302	4196	2.52
Louisiana	695	53	748	1100	−32.00	14,925	12,763	16.93
Maine	17	0	17	43	−60.46	879	854	2.92
Maryland	36	7	43	65	−33.84	1122	1148	−2.26
Massachusetts	19	4	23	29	−20.68	469	523	−10.32
Michigan	129	30	159	205	−22.43	4344	4547	−4.46
Minnesota	52	3	55	96	−42.70	1669	1558	7.12
Mississippi	166	17	183	218	−16.05	3769	4002	−5.82
Missouri	108	15	123	182	−32.41	3091	3498	−11.63
Montana	70	6	76	105	−27.61	1418	1463	−3.07
Nebraska	28	5	33	67	−50.74	946	968	−2.27
Nevada	37	52	89	159	−44.02	1817	1758	3.35
New Hampshire	26	3	29	36	−19.44	729	730	−0.13
New Jersey	19	4	23	39	−41.02	531	715	−25.73
New Mexico	233	33	266	227	17.18	3480	2699	28.93
New York	89	12	101	147	−31.29	3439	3228	6.53
North Carolina	666	108	774	857	−9.68	13,552	11,375	19.13
North Dakota	39	13	52	94	−44.68	1386	1197	15.78
Ohio	127	23	150	295	−49.15	4488	6141	−26.91
Oklahoma	825	46	871	550	58.36	9939	6612	50.31
Oregon	65	80	145	246	−41.05	3148	3906	−19.40
Pennsylvania	162	11	173	211	−18.00	4980	5360	−7.08
Rhode Island	3	0	3	3	0.00	91	92	−1.08
South Carolina	331	84	415	485	−14.43	7636	7306	4.51
South Dakota	47	2	49	53	−7.54	727	769	−5.46
Tennessee	196	29	225	321	−29.90	3861	4522	−14.61
Texas	2425	244	2669	2184	22.20	34,980	32,690	7.00
Utah	78	34	112	67	67.16	1392	1248	11.53
Vermont	3	0	3	24	−87.50	414	476	−13.02
Virginia	188	27	215	287	−25.08	4391	4449	−1.30
Washington	153	159	312	493	−36.71	6163	7508	−17.91
West Virginia	71	14	85	168	−49.40	2867	3129	−8.37
Wisconsin	71	1	72	118	−38.98	2323	2509	−7.41
Wyoming	95	21	116	133	−12.78	2067	2218	−6.80
DC & US Territory	0	0	0	0	0	2	0	0
Export	-	-	-	-	-	49	0	0
Destination Pending	504	95	599	291	105.84	8055	5356	50.39
Total	11,010	3157	14,167	15,989	−11.39	240,305	245,384	−2.06

Manufacturer Output

State	Single Section	Multi Section	Total Dec '81	Total Dec '80	Percent Comparison	Year to Date 1981	Year to Date 1980	Percent Comparison
Alabama	858	75	933	1116	−16.39	17,878	15,903	12.41
Alaska*	—	—	—	—	—	—	—	—
Arizona	293	155	448	459	−2.39	6188	4754	30.16
Arkansas	164	26	190	193	−1.55	3158	3177	−0.59
California	201	435	636	967	−34.22	13,288	14,621	−9.11
Colorado	108	37	145	161	−9.93	2752	2382	15.53
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	721	868	1589	1902	−16.45	19,774	20,970	−5.70
Georgia	1299	472	1771	1947	−9.03	29,391	24,348	20.71
Idaho	167	86	253	311	−18.64	4668	5330	−12.42
Illinois*	—	—	—	—	—	—	—	—
Indiana	775	105	880	1208	−27.15	22,100	21,246	4.01
Iowa*	—	—	—	—	—	—	—	—
Kansas	659	26	685	586	16.89	9792	7515	30.29
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	200	18	218	208	4.80	3411	3089	10.42
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	84	7	91	131	−30.53	2472	2191	12.82
Mississippi	249	5	254	242	4.95	3736	3242	15.23
Missouri	65	29	94	152	−38.15	1969	1834	7.36
Montana*	—	—	—	—	—	—	—	—
Nebraska	291	31	322	301	6.97	4191	3522	16.99
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	874	146	1020	1182	−13.70	18,443	15,803	16.70
North Dakota	0	0	0	0	0	0	0	0
Ohio	39	8	47	112	−58.03	1757	2794	−37.11
Oklahoma	101	0	101	75	34.66	1107	1075	2.97
Oregon	171	202	373	517	−27.85	7440	8546	−12.94
Pennsylvania	319	34	353	473	−25.36	10,991	10,360	6.09
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	452	42	494	463	−6.69	6757	5346	26.39
Texas	2372	268	2640	2352	12.24	35,607	29,881	19.16
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	119	8	127	140	−9.28	2372	2172	9.20
Washington	40	35	75	170	−55.88	1762	2202	−19.98
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	150	7	157	286	−45.10	3960	3770	5.03
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with* Canada	239	32	271	335	−19.10	5251	5422	−3.15
Totals	11,010	3157	14,167	15,989	−11.39	240,305	221,607	8.43

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

Most manufactured home owners are satisfied—but

They Want Better Service

Alice Robison

Most manufactured home owners are satisfied with their homes and would purchase another one, but not necessarily from the same dealer and manufacturer.

When owners do purchase that next home they will prefer a dealer and/or manufacturer who is more responsive to initial maintenance problems. And they will consider energy efficiency a top priority.

These facts were outlined by Harry Gautsche, general manager of the manufactured housing division of Owens-Corning Fiberglas, to industry representatives on hand January 10 for the pre-show seminar of the 46th National Manufactured Housing Show in Louisville, Kentucky. The indications came from a recent attitude survey commissioned by the corporation . . . one that showed, said Gautsche, that today's manufactured housing consumers are more demanding, harder to satisfy and more likely to shop around than was true of the owners in previous years.

In the study, Opinion Research Corporation of Princeton, New Jersey, surveyed 1760 manufactured home owners and compared results to a similar survey done for Owens-Corning in 1974. A seven-section, 36-page report titled *The Facts on the Future and How They Stack Up* has been published by the corporation; it shows results from the 1974 and 1981 surveys side by side. And while in some cases movement in the side-by-side percentages has been slight, in others it has been more evident. And even slight changes grant insight to the MH dealer or manufacturer today on what his customer will buy currently.

For example, the price paid for a mobile home has more than doubled in the seven years between the two studies—from the $10,240 of 1974 to today's average $22,471. And the amount of down payment is almost three times as much as earlier, with $4189 paid down today against $1694 in 1974.

Good news in the survey came from the fact that nearly half the manufactured home owners of today lived previously in single-family homes, and that owners are continuing the trend of purchasing a second or third manufactured home. But negative indicators lay in the fact that overall satisfaction with manufactured home living has declined since the 1974 survey. While that year 72 percent of those surveyed were extremely or very satisfied with their homes, in 1981 only 64 percent demonstrated the same degree of satisfaction.

Gautsche said that one area where research showed that dealers and manufacturers today should improve relationships with their customers would be in follow-up service on maintenance problems when owners moved in—the most common being with plumbing/water, doors and appliances. And these problems were all up significantly since 1974.

The dealer was considered to be at fault in 70 percent of the cases interviewed. The study showed a greater satisfaction with manufacturers on maintenance, though owners did still cite poor workmanship, poor or too slow repair service and dissatisfaction with service under warranty as reasons why they will not buy a home from the same manufacturer the next time around.

Much of the dissatisfaction with maintenance rested on delays; nearly half of all owners said maintenance problems required more than four weeks to correct.

Who were the owners studied in this survey? The demographics on the 1760 owners responding showed that the highest percentage were in the 25- to 34-year age bracket (29 percent) with the 55-and-over bracket just behind in ownership at 26 percent. Eighty percent were married; the largest percentage—33 percent—were in the income bracket of $20,000 to $29,000; only 3 percent of the owners earned $50,000 or more, while 12 percent earned less than $10,000 in 1981.

Gautsche said the survey pointed to three areas of owner attitudes where dealers and manufacturers alike must improve if they are to remain successful.

Harry Gautsche, general manager of the manufactured housing division of Owens-Corning Fiberglas.

First, says Gautsche, although overall level of satisfaction is still high, fewer owners are satisfied with their homes today. The industry, he implied, must deal with this problem quickly.

Second, according to the survey, dealers must make a special effort to appeal to their customers or more responsive dealers will pick up this business on resale. And the greater the price of the manufactured home, the less satisfied are owners with their dealers; buyers of homes costing more than $40,000 apparently have higher expectations of their dealers, with the expectations not realized in many cases. Only 9 percent of owners with homes valued at more than $40,000 said they would go back to the same dealer.

Third, the research shows that most owners will still return to manufactured housing for their next home and that nearly half will purchase the same brand. So competition is likely to be greater among dealers in the years ahead,

Gautsche pointed out.

The study also indicated why buyers might select one dealer over another. More than half chose a dealer because he carried the home that the owner desired. Price was the second consideration, though this consideration dropped as the price of the home increased. And the fact that a dealer was local was also important to the 1981 new owner—but this factor also declines in importance as the price of the home increases.

The study indicated that buyers apparently believe all dealers carry homes of similar quality; thus, dealers must have effective sales and merchandising techniques and must provide buyers with the features they want, said Gautsche—energy efficiency being one of the features deemed important. In fact, from a list of 33 items surveyed, homeowners chose more insulation as the option they would most likely purchase with their next manufactured home. And homeowners are also interested in such other energy measures as skirting, lowered water heater temperatures, caulking or weatherstripping, insulated drapes, heaters and storm windows.

The study also examined housing alternatives by family income; the impact of previous residence ownership on mobile home living satisfaction; the effect of MH placement on ownership satisfaction level (park residents are still more satisfied than lot owners or private property owners); why a mobile home was chosen over other types of residences (price, ownership rather than renting, low maintenance); the number of years owners plan to stay in their current mobile homes (45.8 percent plan to do so permanently); how important advertising is to pulling shoppers into a dealership (not as important as recommendation from a satisfied friend, relative or current owner); and many more areas of major interest to dealers today.

The seven sections of the report cover, in turn, attitudes, experience with manufacturer/dealer, options, energy-efficiency options, model selection (floorplan is most important in purchase of a brand), cost and financing, maintenance. A summary reiterates the conclusion that a critical area of criticism from manufactured home owners today centers on insufficient service and follow-up by manufacturers and dealers. "Dealers and manufacturers" says Owens-Corning, "who can improve their service policy will find they lose less repeat business to their competitors."

Or, as Gautsche put it, "If the dealer doesn't respond, he may find his customers going back for their next home to a dealer who does." **mhd**

The study report, with cover showing a home imperiled by the domino effect, is published by Owens-Corning Fiberglas Corporation, Fiberglas Tower, Toledo, Ohio 43659.

Number of Dealers Visited Before Purchasing

		Price of Mobile Home					
	Total	Under $10,000	$10,000-$15,000	$15,000-$20,000	$20,000-$30,000	$30,000-$40,000	Over $40,000
One	**12.5%**	16.1%	13.9%	10.5%	8.5%	13.1%	28.6%
Two	**12.2**	8.1	17.0	12.6	9.7	9.7	12.0
Three	**19.0**	27.4	22.2	18.4	17.8	15.1	18.8
Four	**15.0**	14.5	16.5	15.1	16.7	15.5	5.3
Five	**10.1**	8.1	8.8	13.2	8.5	11.2	6.0
Six or more	**30.5**	25.8	21.3	29.5	38.1	35.4	26.3
No answer	**0.7**	-	0.3	0.7	0.7	-	3.0
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Average Score	**4.2**	**3.9**	**3.7**	**4.3**	**4.6**	**4.4**	**3.6**

Almost one-third of buyers went to six or more dealers before purchasing—with visits declining at the $30,000–$40,000 price level possibly because fewer dealers carry the more expensive homes.

Mobile Home Living Satisfaction

Satisfaction Level of Mobile Home Living		Price of Mobile Home					
	Total	Under $10,000	$10,000-$15,000	$15,000-$20,000	$20,000-$30,000	$30,000-$40,000	Over $40,000
Extremely satisfied	**18.3%**	14.5%	15.1%	14.6%	23.6%	21.4%	21.0%
Very satisfied	**44.0**	40.3	42.3	44.5	43.7	48.0	41.3
Somewhat satisfied	**26.4**	32.3	31.0	28.1	23.4	21.4	22.6
Not too satisfied	**5.2**	9.7	6.2	5.0	4.3	3.9	6.0
Not at all satisfied	**3.6**	1.6	2.0	4.9	3.2	2.9	6.8
No answer	**2.5**	1.6	3.4	2.9	1.8	2.4	2.3
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Average Score	**2.2**	**1.9**	**2.1**	**2.0**	**2.5**	**2.5**	**2.0**

The lower cost of the manufactured home, the lower owner satisfaction. However, over 90 percent of owners indicated some degree of satisfaction with manufactured home living.

Charts courtesy of Owens-Corning

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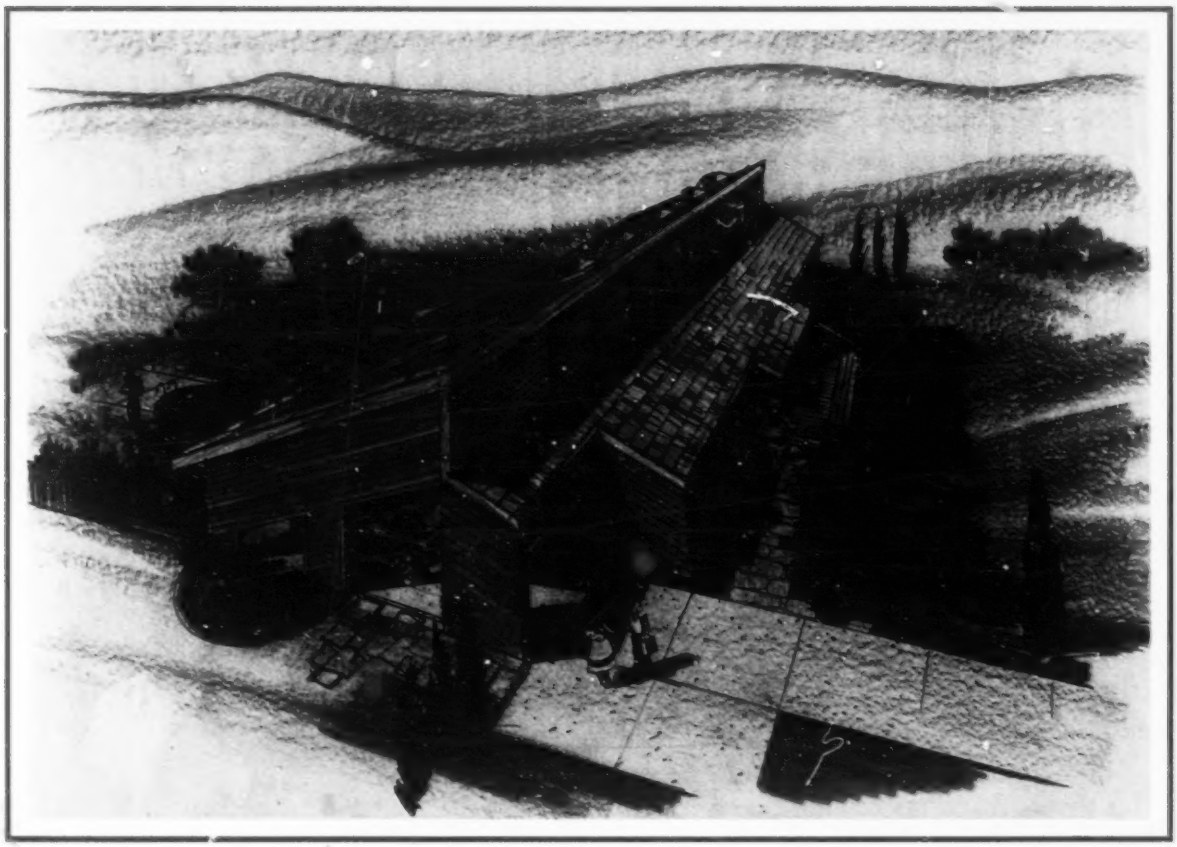

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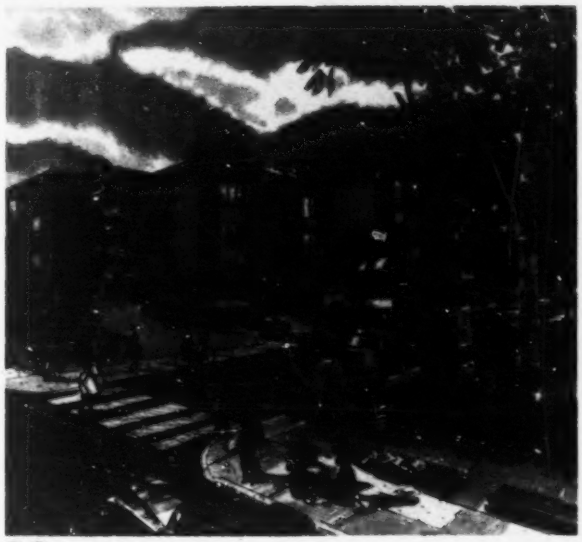
On the Cover

The future is now at the World's Fair in Knoxville, Tennessee. On our cover, Norris Industries' modular home displays the ultimate in solar living. (Architect's rendering courtesy of Norris Industries, Inc.) For the complete story, see page 26.



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MANUFACTURED HOUSING DEALER (USPS 356-360 ISSN 0163-1977)

MANUFACTURED HOUSING DEALER is the first magazine in the mobile-modular housing field devoted wholly to the trade aspects of the industry and is circulated exclusively to mobile home and modular housing manufacturers, suppliers, dealers and associated groups. It was the first audited trade publication (Business Publications Audit) serving the mobile housing industry.

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PRODUCTION OF MOBILE HOMES IN JANUARY '82
Revised

State	Single Section	Multi Section	Total Jan '82	Total Jan '81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	1013	59	1072	1080	−0.74	1072	1081	−0.74
Alaska*	—	—	—	—	—	—	—	—
Arizona	256	152	408	481	−15.18	408	481	−15.18
Arkansas	155	18	173	222	−22.07	173	222	−22.07
California	166	431	597	1005	−40.60	597	1005	−40.60
Colorado	70	43	113	178	−36.52	113	178	−36.52
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	754	776	1530	1743	−12.22	1530	1743	−12.22
Georgia	1498	526	2022	2038	−0.79	2022	2038	−0.79
Idaho	117	58	175	338	−48.22	175	338	−48.22
Illinois*	—	—	—	—	—	—	—	—
Indiana	580	72	652	1030	−36.70	652	1030	−36.70
Iowa*	—	—	—	—	—	—	—	—
Kansas	737	39	776	707	9.76	776	707	9.76
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	171	27	198	241	−17.84	198	241	−17.84
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	65	6	71	143	−50.35	71	143	−50.35
Mississippi	301	5	306	230	33.04	306	230	33.04
Missouri	65	23	88	154	−42.86	88	154	−42.86
Montana*	—	—	—	—	—	—	—	—
Nebraska	270	19	289	296	−2.36	289	296	−2.36
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	879	163	1042	1233	−15.49	1042	1233	−15.49
North Dakota	0	0	0	0	0	0	0	0
Ohio	0	0	0	73	−100.00	0	73	−100.00
Oklahoma	103	1	104	90	15.56	104	90	15.56
Oregon	154	173	327	510	−35.88	327	510	−35.88
Pennsylvania	379	28	407	506	−19.57	407	506	−19.57
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	406	25	431	410	5.12	431	410	5.12
Texas	2374	297	2671	2410	10.38	2671	2410	10.38
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	92	8	100	139	−28.06	100	139	−28.06
Washington	17	46	63	156	−59.62	63	156	−59.62
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	90	3	93	179	−48.04	93	179	−48.04
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with* Canada	162	24	186	259	−28.19	186	259	−28.19
Totals	10,874	3020	13,894	15,851	−12.35	13,894	15,851	−12.35

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

De Rose, Circle 6 on Reader Service Card

SHIPMENT OF MOBILE HOMES IN JANUARY '82
Revised

State	Single Section	Multi Section	Total Jan '82	Revised Total Jan '81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	247	24	271	340	−20.29	271	340	−20.29
Alaska	1	1	2	3	−33.33	2	3	−33.33
Arizona	243	165	408	564	−27.66	408	564	−27.66
Arkansas	117	20	137	172	−20.35	137	172	−20.35
California	143	348	491	838	−41.40	491	838	−41.40
Colorado	144	29	173	223	−22.42	173	223	−22.42
Connecticut	8	0	8	24	−66.67	8	24	−66.67
Delaware	68	2	70	58	20.69	70	58	20.69
Florida	1068	863	1931	2311	−16.44	1931	2311	−16.44
Georgia	538	230	768	775	−0.90	768	775	−0.90
Idaho	32	22	54	110	−50.91	54	110	−50.91
Illinois	63	10	73	155	−52.90	73	155	−52.90
Indiana	85	5	90	182	−50.55	90	182	−50.55
Iowa	29	4	33	60	−45.00	33	60	−45.00
Kansas	156	16	172	152	13.16	172	152	13.16
Kentucky	116	22	138	256	−49.09	138	256	−49.09
Louisiana	906	50	956	1095	−12.69	956	1095	−12.69
Maine	13	1	14	27	−48.15	14	27	−48.15
Maryland	69	9	78	64	21.88	78	64	21.88
Massachusetts	16	0	16	16	0.00	16	16	0.00
Michigan	87	19	106	192	−44.79	106	192	−44.79
Minnesota	38	3	41	90	−54.44	41	90	−54.44
Mississippi	136	26	162	220	−26.36	162	220	−26.36
Missouri	106	17	123	228	−46.05	123	228	−46.05
Montana	30	4	34	82	−58.54	34	82	−58.54
Nebraska	30	6	36	72	−50.00	36	72	−50.00
Nevada	25	60	85	124	−31.45	85	124	−31.45
New Hampshire	12	1	13	29	−55.17	13	29	−55.17
New Jersey	7	3	10	27	−62.96	10	27	−62.96
New Mexico	165	29	194	238	−18.49	194	238	−18.49
New York	88	9	97	139	−30.22	97	139	−30.22
North Carolina	551	107	658	986	−33.27	658	986	−33.27
North Dakota	39	4	43	82	−47.56	43	82	−47.56
Ohio	104	23	127	307	−58.63	127	307	−58.63
Oklahoma	914	38	952	650	46.46	952	650	46.46
Oregon	56	70	126	279	−54.84	126	279	−54.84
Pennsylvania	142	7	149	217	−31.34	149	217	−31.34
Rhode Island	0	0	0	5	−100.00	0	5	−100.00
South Carolina	314	91	405	476	−14.92	405	476	−14.92
South Dakota	23	4	27	34	−20.59	27	34	−20.59
Tennessee	109	17	126	249	−49.40	126	249	−49.40
Texas	2544	324	2868	2346	22.25	2868	2346	22.25
Utah	63	27	90	90	0.00	90	90	0.00
Vermont	8	0	8	20	−60.00	8	20	−60.00
Virginia	188	19	207	268	−22.76	207	268	−22.76
Washington	109	147	256	446	−42.60	256	446	−42.60
West Virginia	97	15	112	150	−25.33	112	150	−25.33
Wisconsin	47	0	47	95	−50.53	47	95	−50.53
Wyoming	82	18	100	155	−35.48	100	155	−35.48
DC & US Territory	0	0	0	0	0	0	0	0
Export	48	0	48	0	0	48	0	0
Destination Pending	650	111	761	130	485.38	761	130	485.38
Total	10,874	3020	13,894	15,851	−12.35	13,894	15,851	−12.35

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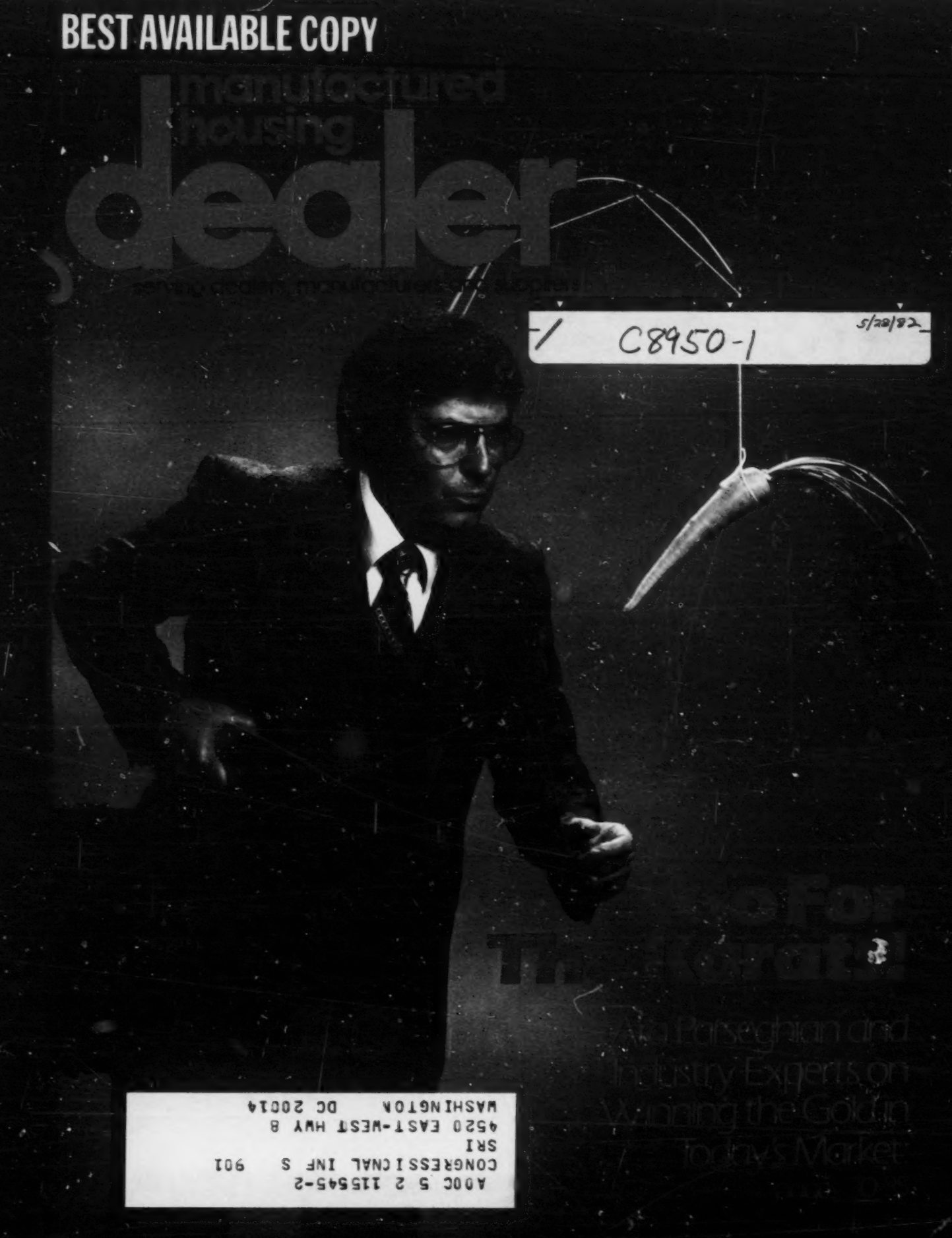

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A TL ENTERPRISES PUBLICATION

June 1982 Volume 33, Number 12

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On the Cover

On the cover
Everyone from actors to zillionaires works from motivation, whether it's a carrot in the ground or a lot of karats in the safe. To do more and sell more in the manufactured housing industry today, see our special section beginning with a special pep talk by Coach Ara Parseghian on page 30. Photo by Skip Baker, Imagics.

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SHIPMENT OF MOBILE HOMES IN FEBRUARY '82
Revised

State	Single Section	Multi Section	Total Feb '82	Revised Total Feb '82	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	344	53	397	464	−14.44	668	804	−16.92
Alaska	25	2	27	0	0	29	3	866.67
Arizona	271	165	436	587	−25.72	844	1151	−26.67
Arkansas	181	28	209	180	16.11	346	352	−1.70
California	104	404	508	995	−48.94	999	1833	−45.50
Colorado	123	48	171	232	−26.29	344	455	−24.40
Connecticut	18	0	18	16	12.50	26	40	−35.00
Delaware	56	1	57	96	−40.63	127	154	−17.53
Florida	987	825	1812	2168	−16.42	3743	4479	−16.43
Georgia	707	242	949	804	18.03	1717	1579	8.74
Idaho	42	20	62	168	−63.10	116	278	−58.27
Illinois	130	22	152	216	−29.63	225	371	−39.35
Indiana	123	28	151	270	−44.07	241	452	−46.68
Iowa	30	9	39	108	−63.89	72	168	−57.14
Kansas	189	27	216	226	−4.42	388	378	2.65
Kentucky	251	34	285	325	−12.31	423	581	−27.19
Louisiana	1176	42	1218	1162	4.82	2174	2257	−3.68
Maine	31	0	31	45	−31.11	45	72	−37.50
Maryland	100	6	106	57	85.96	184	121	52.07
Massachusetts	22	1	23	20	15.00	39	36	8.33
Michigan	103	31	134	226	−40.71	240	418	−42.58
Minnesota	89	4	93	91	2.20	134	181	−25.97
Mississippi	267	40	307	255	20.39	469	475	−1.26
Missouri	131	19	150	215	−30.23	273	443	−38.37
Montana	62	4	66	94	−29.79	100	176	−43.18
Nebraska	48	11	59	89	−33.71	95	161	−40.99
Nevada	42	58	100	159	−37.11	185	283	−34.63
New Hampshire	23	4	27	38	−28.95	40	67	−40.30
New Jersey	19	4	23	50	−54.00	33	77	−57.14
New Mexico	230	46	276	232	18.97	470	470	0.00
New York	150	19	169	156	8.33	266	295	−9.83
North Carolina	817	134	951	1020	−6.76	1609	2006	−19.79
North Dakota	68	5	73	130	−43.85	116	212	−45.28
Ohio	183	28	211	374	−43.58	338	681	−50.37
Oklahoma	916	48	964	677	42.39	1916	1327	44.39
Oregon	66	91	157	248	−36.69	283	527	−46.30
Pennsylvania	281	12	293	347	−15.56	442	564	−21.63
Rhode Island	2	0	2	8	−75.00	2	13	−84.62
South Carolina	393	95	488	545	−10.46	893	1021	−12.54
South Dakota	34	4	38	42	−9.52	65	76	−14.47
Tennessee	230	32	262	283	−7.42	388	532	−27.07
Texas	3206	306	3512	2463	42.59	6380	4809	32.67
Utah	95	25	120	87	37.93	210	177	18.64
Vermont	14	1	15	14	7.14	23	34	−32.35
Virginia	245	25	270	271	−0.37	477	539	−11.50
Washington	179	205	383	462	−17.10	639	908	−29.63
West Virginia	152	15	167	232	−28.02	279	382	−26.96
Wisconsin	123	3	126	197	−36.04	173	292	−40.75
Wyoming	100	33	133	159	−16.35	233	314	−25.80
DC & US Territory	0	0	0	0	0	0	0	0
Export	20	2	22	0	0	70	0	0
Destination Pending	629	112	741	99	648.48	1502	229	555.90
Total	13,826	3373	17,199	17,402	−1.17	31,093	33,253	−6.50

PRODUCTION OF MOBILE HOMES IN FEBRUARY '82
Revised

State	Single Section	Multi Section	Total Feb '82	Total Feb '81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	1419	80	1499	1284	16.74	2571	2364	8.76
Alaska*	—	—	—	—	—	—	—	—
Arizona	307	142	449	541	−17.01	857	1022	−16.73
Arkansas	227	34	261	204	27.94	434	426	1.88
California	112	499	611	1153	−47.01	1208	2158	−44.02
Colorado	64	43	107	194	−44.85	220	372	−40.86
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	686	705	1391	1554	−10.49	2921	3297	−11.40
Georgia	1904	558	2462	2251	9.37	4484	4289	4.55
Idaho	186	101	287	408	−29.66	462	746	−38.07
Illinois*	—	—	—	—	—	—	—	—
Indiana	930	134	1064	1381	−22.95	1716	2411	−28.83
Iowa*	—	—	—	—	—	—	—	—
Kansas	834	42	876	660	32.73	1652	1367	20.85
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	241	25	266	247	7.69	464	488	−4.92
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	129	9	138	197	−29.95	209	340	−38.53
Mississippi	408	12	420	338	24.26	726	568	27.82
Missouri	—	—	—	—	—	—	—	—
Montana*	—	—	—	—	—	—	—	—
Nebraska	293	40	333	306	8.82	622	602	3.32
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1087	181	1268	1356	−6.49	2310	2589	−10.78
North Dakota	0	0	0	0	0	0	0	0
Ohio	53	7	60	145	−58.62	60	218	−72.48
Oklahoma	93	1	94	88	6.82	198	178	11.24
Oregon	224	224	448	517	−13.35	775	1027	−24.54
Pennsylvania	548	35	583	656	−11.13	990	1162	−14.80
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	528	45	573	408	40.44	1004	818	22.74
Texas	2784	320	3104	2549	21.77	5775	4959	16.45
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	137	9	146	163	−10.43	246	302	−18.54
Washington	45	53	98	133	−26.32	161	289	−44.29
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	197	6	203	288	−29.51	302	467	−35.33
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with*	359	67	426	310	37.42	612	569	7.56
Canada	—	—	—	—	—	—	—	—
Totals	13,826	3373	17,199	17,402	−1.17	31,093	33,253	−6.50

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

Motivate Money For Home Buyers

If the cost of money has slowed your sales efforts, take heart—there is much you can do about it!

David J. Leichey

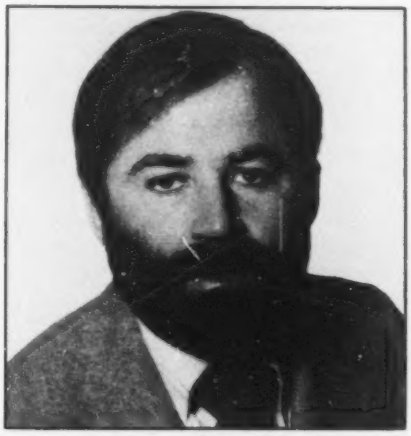
The manufactured housing industry, like the entire shelter industry, has felt and continues to feel the negative effects of historically high interest rates coupled with a recessionary economy.

The damage to the industry can be registered both in short-term and long-term effects. The short-term effects visible today are reduced production at the various manufactured home plants, lesser traffic on the retail lots and—most noticeable—the continued reduction in national sales of manufactured homes.

Less noticeable, but of greater concern, is the financial deterioration of many of the important elements of the manufactured housing industry. Manufacturers, who historically boasted adequate balance sheets and profitability, are now faced with quarterly net losses. It is safe to say today that, of the estimated 100-plus home manufacturers in business, less than a handful have registered a significant net profit in the past quarter, as a direct result of operations related to manufactured home production.

The mortality rate of the dealer/retailer is even more astonishing. Several major manufacturers recently reported record-high dealer failures coupled with historically high repossessions of wholesale inventories from defunct dealers. Suppliers, faced with the reality that manufacturers' orders for component parts for the homes have greatly reduced in the past year, register their own negative results on the financial and sales statements.

It sounds a lot like a doom-and-gloom situation for the industry—but maybe not. For it is in a period of hard times that some of the best pencils and brains function overtime to develop financing concepts that will stimulate manufactured home sales.



A finance consultant for the manufactured home industry, Leichey was National Finance Committee chairman for both Western Manufactured Housing Institute and Manufactured Housing Institute. Leichey is an author of numerous articles on financing and a frequent speaker on the topic at national conventions.

Cost Of Money

The manufactured housing industry is directly affected by the economy—especially high interest rates. All too often, leaders of this industry are misled into believing that the prevailing interest rate is the only culprit depriving their companies of home sales. We hear the familiar statement that the prime interest rate went down .5 percent yesterday and a renaissance in financing manufactured homes is just around the corner; that's not necessarily true. There are many elements within financing affecting the health of manufactured home sales, of which high interest rates is one factor but not the entire malignancy.

If we examine the history of the prime interest rate (the barometer for determining the pricing for housing interest rates) for the past five years, we can note some interesting factors (see illustration). The American economy has not seen a prime interest rate of less than a double-digit figure since September 1978. Most of the monthly prime interest rates recorded since 1978 have been in the upper teens. While these rates stablized in the first eight months of 1979, the rates have shown fluctuation in the past eight months.

It is extremely difffcult for anyone to predict with accuracy what the interest rates will look like for the remainder of 1982. One thing almost certain is that the rates will not be reduced to the 9.5 percent everyone in the industry enjoyed in September of 1978. This being an election year does not have much to do with the interest rates. In 1978 and 1980 (both election years) the interest rates actually *increased* prior to the November elections. What all of this tells us is that any minor moderation in the interest rates will in no way stimulate the manufactured housing market enough to create a significant rally. Recognizing this, the industry must embark on other concepts and programs to guarantee to the industry the billions of dollars it will need in 1982 to '83 to finance its homes.

Consumer, business and government demand for credit *and* the shifting attitude of the Federal Reserve Board all contribute to the increase of interest rates in general.

A recent headline in *The Wall Street Journal* cited another major reason for high interest rates. The headline read, "Chase Earnings From Operations Rise to Records, Spurt in 4th Quarter Was 99%." The article opened with the following statement. "Chase Manhattan

continued on page 67

Monthly Schedule Of Prime Interest Rate For Five-Year Period

(Based On The Rate As Of 15th Each Month)

MONTH	1977	1978	1979	1980	1981	1982
JANUARY	6¼	8	11¾	15¼	20	15¾
FEBRUARY	6¼	8	11¾	15¼	19½	16½
MARCH	6¼	8	11¾	18½	18	16
APRIL	6¼	8	11¾	20	17	
MAY	6¼	8¼	11¾	17½	19½	
JUNE	6¾	8½	11½	12½	20	
JULY	6¾	9	11½	11½	20½	
AUGUST	6¾	9	11¾	11	20½	
SEPTEMBER	7	9½	13	12¼	20	
OCTOBER	7½	10	14½	13½	18	
NOVEMBER	7¾	10¾	15½	15½	17	
DECEMBER	7¾	11½	15¼	20	15¾	

(Statistics Compiled By David J. Leichey)

FOUNDATION CODE *from page 59*

primarily with site-built homes to understand and accept the permanence of a pier-and-anchor foundation. As a compromise, manufacturers are now introducing a variety of perimeter systems utilizing concrete, concrete block or all-weather wood for construction.

Perimeter foundations are not necessarily better systems, they are simply ones offering some form of familiarity for the various entities involved. Some of these entities are the Federal Housing Administration (FHA), Veterans Administration (VA) and conventional home lenders who are now extending the opportunity to participate in long-term mortgages, as well as building code officials at the state or local levels.

As the issue of foundations becomes more sensitive, the burden upon the manufacturer has grown enormous. Every time a local official decides the manufacturer-recommended system must be altered, the manufacturer is the one most frequently called upon to make the changes in accordance with the requirements of the regulating agencies. This situation will be circumvented when there is a state-mandated code that supersedes local jurisdictions, but that still leaves the potential of some 50 different entities.

Unraveling the Confusion

What is the ultimate solution? As painful as it may sound, some type of federal enforcement guidelines for minimum installation is required. If left to each state for adoption and enforcement, these guidelines would serve as one, singular reference point.

Currently a National Consensus Standard is in final review by ANSI and the National Conference of States Building Codes and Standards (NCSBCS). There is a great deal of work ahead in educating those involved in terms of the realities and practicalities of specific foundation systems as well as getting the governing entities together to agree upon one set of criteria that is workable.

Meanwhile, there is much that can be done within our own industry. Dealers need to become more involved in the total requirements of setting up a home and to seek out good, experienced installers with proper qualifications.

It is difficult, particularly with today's cost-conscious buyer, to turn away an installer who offers to do the job for $200 or $300 less than his competitors. Yet all too often this installer may not have the experience or may be taking shortcuts that might result in much higher costs down the line when problems occur due to the faulty installation.

To minimize the burden on the manufacturers in having to work with local municipalities on minor changes to the recommended foundation systems, dealers might consider working with qualified local engineers. Given a one- or two-hour indoctrination into the fundamentals of manufactured home foundation systems, any qualified engineer should be able to competently answer questions and resolve such situations. There would be a cost involved to the dealer or the buyer, directly or indirectly.

Finally, local associations need to embark upon education programs for our dealers, our installers and, perhaps, even for the governing officials. Education and communication are essential.

Right now, the situation is confusing and there really is no simple answer. **mhd**

MOTIVATE MONEY. . . . *from page 60*

Corporation reported record fourth quarter and full-year 1981 operating profit, *which it attributed in part to a widened spread between how much it earns from loans and the lesser amount it currently pays to borrow."* (Italics ours.) At the same time, Continental Illinois National Bank and Trust Company posted increases in earnings of 36 percent and said that the advances were due to more borrowing and, like Chase, wider net interest margins. Continued enjoyment of these wider margins of percentage between a lender's cost of money and the interest rate the institutions charge the consumer could ensure higher interest rates even after the Federal Reserve Board reduces its pressures on interest rates as a result of reduced inflation.

These facts are brought to your attention to dramatize the real fact that interest rates will probably remain high and the much-needed relief to the housing industry in financing will have to come from creativity and pioneering concepts to qualify home buyers during a period of high interest rates.

Availability Of Money

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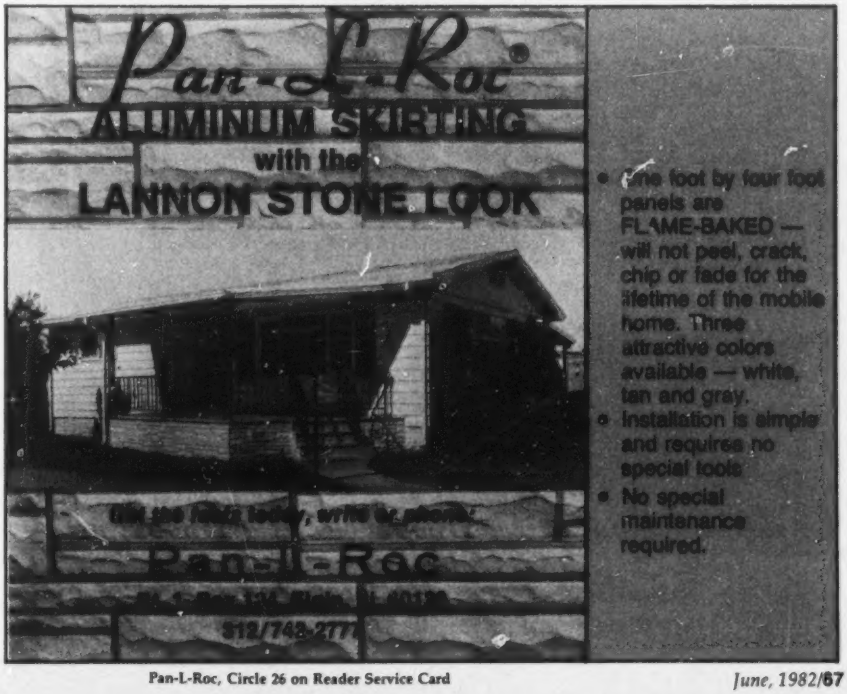
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competition exists between the various portfolios of a lending institution for every available dollar targeted for loans. Concerned about the profitability of extending credit (based on previous experience in loan performances) lenders have a tendency to appropriate their available funds into portfolios that have historically performed well and in which a minimum amount of risk exists. To convince a lending institutuion that it should make a strong commitment to manufactured home financing, the industry should use the performance and minimum risk factors as a positive promotional issue. It is in this crucial area of promoting funds that the manufactured housing industry in the past has scored a "C-." Very little has been done in the area of creating realistic statistics on the actual performance of manufactured home loans. No effective consolidated effort has been made each year and on a historic basis to summarize accurate vital lending statistics of the national, regional and statewide loan portfolio performances. The American Bankers Association's report, *Delinquency Rates On Bank Installment Loans*, is one of the few known public summaries of manufactured home loan portfolio performances. Because of this general lack of knowledge of the manufactured home industry, many financial institutions today have not made a commitment to finance manufactured homes.

Funding for the multibillion-dollar annual financing commitment for the manufactured home industry comes from banks, savings and loan associations, mortgage banks, sales finance companies, finance service companies and credit unions. These financing sources are enriched by the availability of FHA Title I and VA Manufactured Home Loan programs designed by the federal government. It is within these various segments of the lending community that an effort must be launched to find the needed funds to turn around the manufactured home industry.

How To Get Money

In the conventional housing market, the January 1982 sales of single family houses slumped 22.8 percent to the second-lowest level on record. The availability and cost of financing for the conventional housing market is also a major negative factor for that industry. The conventional housing market is a tremendous competitor for credit and available funds from the various segments of the lending community.

The manufactured housing industry must recognize and accept the fact that *there is tremendous competition for funding* from every portfolio of financing and especially from the conventional housing market. Funds will not automatically be appropriated for manufactured housing. These funds must be obtained through vigorous campaigning by the manufactured housing industry directed to the entire lending community. The manufactured housing industry must help design new creative financing programs that make sense to the lender as well as to the home buyer.

Yesterday's financing programs for manufactured homes will not necessarily work in today's economic environment. The industry must produce statistics that will support the performance of the existing manufactured home portfolios. There is a real information famine on loan performances and related data. The industry must do everything possible to deter wholesale and retail loan delinquencies and foreclosures. Grass roots examination of underwriting practices should begin immediately to help improve the quality of manufactured home loans and the profitability to the issuer of credit in managing the portfolios.

The industry should consider launching a massive campaign on a national, regional and statewide basis to educate both the lending community and the industry itself on the importance of manufactured home financing, its benefits and the future as a loan portfolio. This industry will not obtain its fair share of the available housing financing within the existing lending community that finances today's manufactured home. A broader base of lending institutions is of paramount importance for industry growth and stabilization. Only when the industry has recognized the competition, designed workable creative financing packages, created the statistics on loan performances, examined the underwriting criteria and educated both the lending community and industry to the importance of manufactured home financing—only then will the industry begin to realize its fair share of housing financing funds.

Obtaining its fair share of housing financing can be realized by the industry's becoming directly competitive with housing portfolios, through adopting many of the conventional housing financing concepts. Improving the public image of manufactured housing through advanced cosmetic appearances and overall construction quality improvements, plus the creation of sound, reliable home warranty programs and warranty extension programs constitute some of the much-needed techniques.

Reducing the overall selling price of the home contributes tremendously to both the down payment burden and the monthly payment obligations of the home buyer. The industry cannot build Hearst Castles; it must continue to concentrate on building affordable housing. Redman Homes brings home the message in their advertising when they allude to the Redman Home as being a "Financiable Home." Champion Home Builders Company say in their advertising that Champion customers "quickly realize (Champion's) lower-priced homes are easier to finance. The down payment is lower. And, since there's not as much to finance, so are the monthly payments."

A fair share of the housing financing can also be achieved by rallying the lending community's support. Industry sponsorship of finance seminars, conferences and workshops to educate the lenders on the manufactured home industry can be most productive and rewarding. Extending invitations to

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lenders to attend national and regional manufactured home shows to review products can be educational as would be an invitation for the lender to tour a manufacturer's production line at a factory. Direct mail campaigns to the lending community are healthy and productive. Including the lenders on the mailing list of industry magazines and publications enhances the educational process with the lenders. Participating as speakers at the finance industry's trade shows, as well as being an industry exhibitor at such events as conventions of the American Bankers Association can also be helpful.

All of these ideas help to educate the lending community. A more informed lending institution will create a greater opportunity for commitment and a more active role by the much-needed lenders.

Planning these programs and goals is the responsibility of the entire manufactured home industry. The manufacturer, retailer/developer, supplier or trade association—state or national—should organize to take an active role in the campaign to reach out and obtain a fair share of the housing financing. If the industry does not rally around this cause as a unit, it will not be effective—and the result will be continued sluggish sales in an industry that cannot afford an extended period of no-growth. Previous industry efforts to meet its commitment to build affordable housing deserves a market much larger than the one it has today.

High interest rates, a reality that will always face the manufactured home industry, need not damage or destroy the industry. The industry need not roll over and play dead each time high interest rates arrive. It should, to the contrary, roll over and be *alive*. Study each one of the aforementioned fair share ideas and ask yourself, "What can *I* do to help raise lender interest and obtain the much-needed funds for today's and tomorrow's manufactured home sales?" Let the same group who invented and nurtured "affordable housing" now go out and obtain "affordable financing." Together affordable housing and affordable financing might just put the American people back into homeownership.

Remember, the clock is ticking! **mhd**

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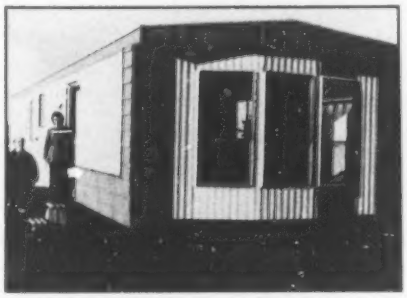
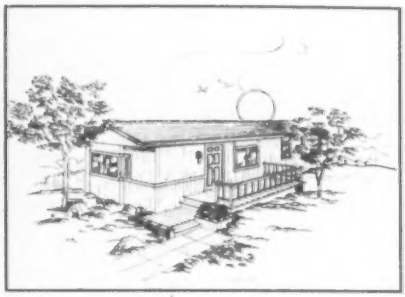
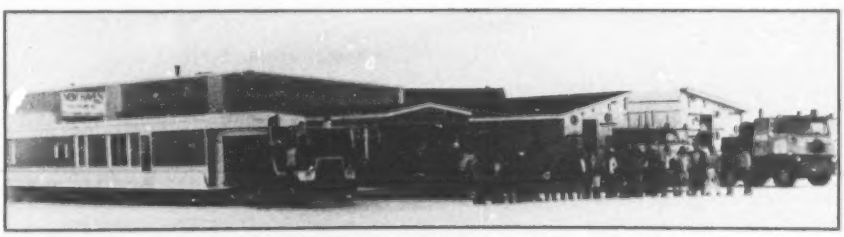
New Homes



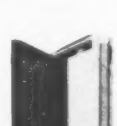
Redman's first Empire economy home was recently completed in Silverton, Oregon. The series consists of singlewides from 14 x 70 feet and doublewides ranging from 933 square feet to 1130 square feet. According to the company, the floor plans being introduced have proven retail acceptance since they have been marketed through several of Redman's 17 manufacturing plants from coast to coast. Redman Homes, Incorporated, 2250 Walnut Hill Lane, Dallas, Texas 75229, or circle Reader Service No. 85.



Silvercrest Industries' newest offering in the affordable homes market is its Supreme 920 Series, retailing from $13,333 to $18,843. Presented in one-, two- and three-bedroom designs, the series features hardboard exterior siding, vinyl-coated dry wall interiors, cathedral ceilings and well-equipped kitchens. The new line is being sold through Jeb Houser Mobile Homes, San Bernardino, California. Silvercrest Industries, Incorporated, 8700 Stanton Avenue, Buena Park, California 90620, or circle Reader Service No. 86.



New Haven Homes, a division of Champion Home Builders Company, has announced the development of a new line of mobile homes. Combining the talents of the former staff of New Yorker Homes, New Haven Homes introduced its first units at the Harrisburg, Pennsylvania, mobile home show. The company's initial line includes 10 singlewide and four doublewide models. Custom units are also available. New Haven Homes, 701 Collins Road, Elkhart, Indiana 46516, or circle Reader Service No. 87.



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28th Midwest MH and RV Show

America On the Move '82

Texas-size ideas....
See pages 24 and 31

Plans For Playing In The Park

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On the Cover

The industry show season is upon us and one of the most prestigious, the IMHA Midwest Show, is depicted on this month's cover. Turn to pages 57–61 for our complete guide to America On The Move—'82

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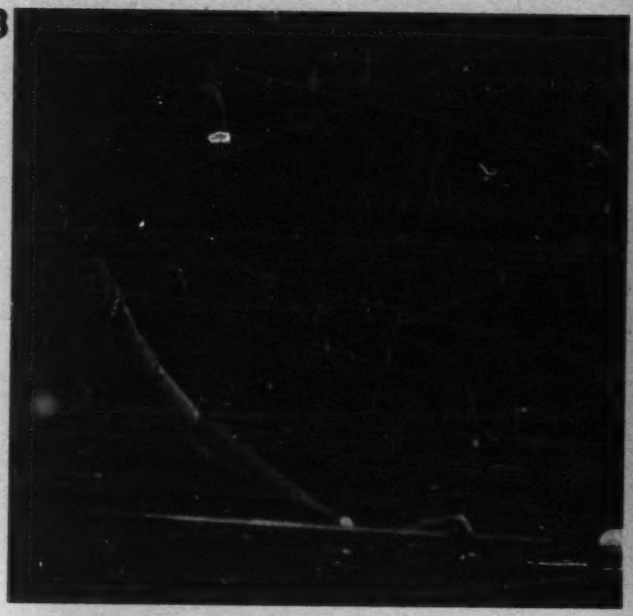

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PRODUCTION OF MOBILE HOMES IN MARCH '82
Revised

State	Single Section	Multi Section	Total Mar.'82	Total Mar.'81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	1617	108	1725	1625	6.15	4296	3989	7.70
Alaska*	—	—	—	—	—	—	—	—
Arizona	327	174	501	556	−9.89	1352	1578	−14.32
Arkansas	278	31	309	330	−6.36	743	756	−1.72
California	233	626	859	1201	−28.48	2067	3359	−38.46
Colorado	71	53	124	218	−43.12	344	590	−41.69
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	724	874	1598	1772	−9.82	4519	5069	−10.85
Georgia	2347	736	3083	2698	14.27	7567	6987	8.30
Idaho	265	121	386	454	−14.98	848	1200	−29.33
Illinois*	—	—	—	—	—	—	—	—
Indiana	1576	224	1800	2117	−14.97	3516	4528	−22.35
Iowa*	—	—	—	—	—	—	—	—
Kansas	975	58	1033	874	18.19	2685	2241	19.81
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	296	26	322	288	11.81	786	776	1.29
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	156	40	196	217	−9.68	405	557	−27.29
Mississippi	510	14	524	316	65.82	1250	884	41.40
Missouri	149	47	196	184	6.52	319	412	−22.57
Montana*	—	—	—	—	—	—	—	—
Nebraska	317	49	366	368	−0.54	988	970	1.86
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1354	263	1617	1595	1.38	3927	4184	−6.14
North Dakota	0	0	0	0	0	0	0	0
Ohio	111	7	118	217	−45.62	178	435	−59.08
Oklahoma	109	0	109	92	18.48	307	270	13.70
Oregon	290	281	571	718	−20.47	1346	1745	−22.87
Pennsylvania	855	101	956	946	1.06	1561	2108	−25.95
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	608	64	672	565	18.94	1676	1383	21.19
Texas	3520	396	3916	2957	32.43	9691	7916	22.42
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	224	14	238	209	13.88	484	511	−5.28
Washington	38	86	124	191	−40.67	285	480	−40.63
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	268	7	275	415	−33.73	577	882	−34.58
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with*	403	65	468	482	−2.90	1080	1051	2.76
Canada	—	—	—	—	—	—	—	—
Totals	17,621	4465	22,086	21,615	2.18	53,179	54,868	−3.08

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

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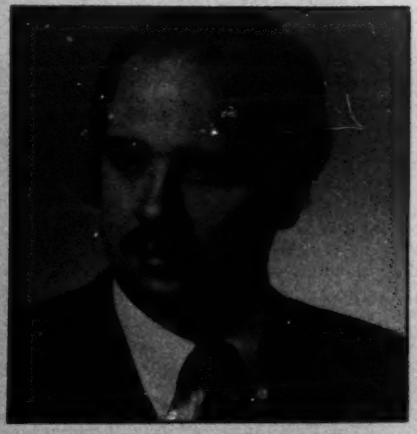
SHIPMENT OF MOBILE HOMES IN MARCH '82
Revised

State	Single Section	Multi Section	Total Mar.'82	Revised Total Mar.'81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	359	58	417	523	−20.27	1085	1327	−18.24
Alaska	59	17	76	5	14.20	105	8	12.13
Arizona	325	172	497	605	−17.85	1341	1756	−23.63
Arkansas	236	30	266	260	2.31	612	612	0
California	202	533	735	1049	−29.93	1734	2882	−39.83
Colorado	143	68	211	281	−24.91	555	736	−24.59
Connecticut	29	0	29	25	16.00	55	65	−15.38
Delaware	135	15	150	128	17.19	277	282	−1.77
Florida	1080	982	2062	2399	−14.05	5805	6878	−15.60
Georgia	812	348	1160	1012	14.62	2877	2591	11.04
Idaho	100	33	133	219	−39.27	249	497	−49.90
Illinois	173	39	212	320	−33.75	437	691	−36.76
Indiana	249	31	280	517	−45.84	521	969	−46.23
Iowa	56	8	64	130	−50.77	136	298	−54.36
Kansas	201	41	242	271	−10.70	630	649	−2.93
Kentucky	302	58	360	402	−10.45	783	983	−20.35
Louisiana	1247	62	1309	1450	−9.72	3483	3707	−6.04
Maine	46	1	47	79	−40.51	92	151	−39.07
Maryland	104	14	118	87	35.63	302	208	45.19
Massachusetts	24	5	29	29	0	68	65	4.62
Michigan	236	47	283	385	−26.49	523	803	−34.87
Minnesota	100	17	117	156	−25.00	251	337	−25.52
Mississippi	326	35	361	368	−1.90	830	843	−1.54
Missouri	277	35	312	327	−4.59	585	770	−24.03
Montana	51	10	61	138	−55.80	161	314	−48.73
Nebraska	56	16	72	80	−10.00	167	241	−30.71
Nevada	54	73	127	168	−24.40	312	451	−30.82
New Hampshire	42	5	47	48	−2.08	87	115	−24.35
New Jersey	32	10	42	39	7.69	75	116	−35.34
New Mexico	252	59	311	302	2.98	781	772	1.17
New York	280	27	307	305	0.66	573	600	−4.50
North Carolina	957	191	1148	1222	−6.06	2757	3228	−14.59
North Dakota	109	15	124	151	−17.88	240	363	−33.88
Ohio	287	50	337	503	−33.00	675	1184	−42.99
Oklahoma	1202	81	1283	761	68.59	3199	2088	53.21
Oregon	76	117	193	310	−37.74	476	837	−43.13
Pennsylvania	433	41	474	514	−7.78	916	1078	−15.03
Rhode Island	3	1	4	7	−42.86	6	20	−70.00
South Carolina	495	134	629	646	−2.63	1522	1667	−8.70
South Dakota	48	10	58	78	−25.64	123	154	−20.13
Tennessee	705	51	756	456	65.79	1144	988	15.79
Texas	3916	371	4287	2925	46.56	10,667	7734	37.32
Utah	76	32	108	95	13.68	318	272	16.91
Vermont	31	0	31	40	−22.50	54	74	−27.03
Virginia	306	49	355	342	3.80	832	881	−5.56
Washington	235	263	498	621	−19.81	1137	1529	−25.64
West Virginia	251	47	298	287	3.83	577	669	−13.75
Wisconsin	171	4	175	242	−27.69	348	534	−34.83
Wyoming	108	30	138	148	−6.76	371	462	−19.70
Export	11	0	11	0	0	81	0	0
Destination Pending	613	129	742	160	363.75	2244	971	131.10
Total	17,621	4465	22,086	21,615	2.18	53,179	54,868	−3.08

Successful salespeople know you have to know 'em to sell 'em

Identifying **Emerging Housing** Markets

Robert W. Wright



Robert W. Wright is vice president-research, planning and development, at Foremost Insurance Company. He oversees and manages the activities of the firm's actuarial, product management and product development departments. He earned his bachelor of science degree in Marketing and his master's degree in Economics at the University of Detroit. He is associated with Junior Achievement as a project business instructor and is a member of the American Marketing Association.

Headlines such as "U.S. Housing Boom in the '80s," and "Big Housing Need Seen For Decade" are welcome words to the manufactured housing industry, whose growth depends on an increase in basic housing demand. While the assurance of a strong and growing housing market can help soothe the nerves of industry members, it can also lead us to believe that eventually this basic housing demand will pull us through. But will it?

During the '80s a record number of individuals, more than 42 million, will reach the age of 30 (see Chart No. 1). Since the prime home buying age is 30, that fact seems favorable to housing demand. Housing needs will be strong until the decade of the '90s when we expect a drop, with only 40 million people turning 30.

Demographic facts such as this can be predicted with a high degree of accuracy. A more uncertain aspect behind housing demand predictions is the number of household formations that will take place in the '80s. Those household arrangements depend on choices in the rapidly changing American lifestyles.

The number of nonfamily households grew at a faster rate than did family households during the 1970s (see Chart No. 2). This factor contributed to a record housing demand enjoyed during that period. The reasons are many. The Baby Boom generation that grew up during this decade left parents at an earlier age and many married late—or not at all. In fact, the proportion of women between ages 25 and 29 who have not married rose to 19.6 percent in 1979, up from 10.5 percent in 1960. For men, the proportion increased to 30.2 percent from 28 percent. Among those individuals who did marry, divorce rates rose dramatically.

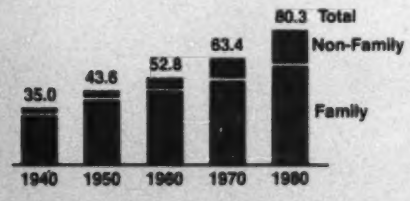
Since social choice often depends on the economy, and the '80s are expected to produce less real income growth than the '70s, the actual increase in households may be less this decade than during the '70s. A likely result of decreased real income growth will be a decreased housing demand.

The same economic factors that may lower the demand for housing will

1 NUMBER OF PERSONS REACHING AGE 30

Period	Number of Persons
1950-1960	24 million
1960-1970	23 million
1970-1980	32 million
1980-1990	42 million
1990-2000	40 million

2 GROWTH IN HOUSEHOLDS
(in millions)



3 50 YEARS OF AGE AND OLDER
Mobile Home Living Satisfaction

	Park	Private Property	Total
Very satisfied	83%	76%	79%
Somewhat satisfied	12	16	14
Somewhat dissatisfied	4	6	5
Very dissatisfied	1	2	2
Total	100%	100%	100%
Number responding	799	702	1501

4 30 YEARS OF AGE AND UNDER
Mobile Home Living Satisfaction

	Park	Private Property	Total
Very satisfied	33%	28%	30%
Somewhat satisfied	48	45	46
Somewhat dissatisfied	13	17	15
Very dissatisfied	6	10	9
Total	100%	100%	100%
Number responding	364	625	989

produce a group of home buyers that will be forced to become more sophisticated in their housing choices. As home buyers become more sophisticated, the manufactured home industry should tailor homes to fill the needs of each segment of the market. Three major home-buying market segments are emerging in the '80s: the Over 50 market, the Singles market and the Young Married market.

The Over 50 Market

The 50- to 65-year age bracket will show moderate growth in the '80s while the over 65 bracket will show strong growth. Combined with the migration to the Sun Belt, and the resulting need for housing, both groups represent a growing market.

In fact, a large portion of the people in the Over 50 market has already selected the mobile home lifestyle, and they like it (see Chart No. 3). A survey conducted for Foremost Insurance Company through National Family Opinion, Incorporated, found that 38 percent of mobile home owners are past the age of 50.

These individuals are proud of their mobile homes and they select quality homes they believe will be long-lasting and durable. They appreciate the security and companionship offered as well as energy-saving features and maintenance-free qualities of mobile home living. They value the financial security brought on by appreciating home values, and—most importantly—they recommend manufactured housing to their friends.

If we use the Rule of 200 (a marketing rule of thumb that holds that one satisfied customer can influence 200 additional people), the 1.4 million satisfied mobile home owners past the age of 50 could very easily sway the entire population of the United States toward the mobile home lifestyle.

The Singles Market

Nonfamily single person households have been growing rapidly in the United States, resulting in an identifiable market segment for the mobile home industry.

According to the National Family Opinion Survey, single buyers make up 17 percent of the existing mobile home market. The survey also showed that single adults are willing to try alternative living styles—92 percent of the single mobile home owners surveyed were living in a mobile home for the first time. Almost half had lived in an apartment or other rental unit before buying a mobile home, so the comparative savings of buying a mobile home versus renting an apartment will be a strong selling point for singles. (For additional information on apartment renters as a market, see *Exposing the Apartment Myth*—MHD, June '82.)

Although it is easy to think of the single-buyer market as a largely homogeneous group, just the opposite is true. The Foremost study found the singles market is made up of three basic groups of people: widowed, divorced or separated and those who have never been married. Each group has different needs, and the successful mobile home marketer must recognize and respond to those needs.

continued on page 37

e urge you to set up model homes with oorplans, price and decor specifically elected and decorated for specific buyer roups.

Some of the mystery was taken out of uch a project in a three-part series that an in *MHDealer* in early 1981—a series n which expert interior designers (one or each of the buyer groups) shared their iews on selecting a floorplan and ecorating a model home for that buyer roup. Copies of these interior design eatures are also available today from *MHDealer* at $1.50 each.

Because the MHDealer Retail Action lan sees locations for P.O.P. material, we lso produced and sold to many dealers n the past year salesmen's lapel buttons arrying the "Ask me about your dream!" heme. We produced a giant wall poster lso useful in your dealership while you tress these themes. Buttons and posters vere made available last year at cost. While the retail action kits are now in hort supply, if enough dealers indicate n interest, they can be ready for your ction within six weeks. Simply write Publisher, MHD, Elkhart Office, TL Enterprises, 2300 Middlebury Street, Elkhart, Indiana, 46516-5598, and state your needs. We'll let you know by return mail what are the possibilities for fulfilling your order quickly.

Finally, *MHDealer* is now involved in producing the second annual, 1982 edition of *Nouveau, the Magazine of Affordable Housing*. Our first issue sold out in months; this second edition is planned for even larger distribution, including newsstands of the country. It will *not* be a repeat of the first edition, but an entirely new magazine intended to describe each of the various kinds of manufactured housing available. The reader will be told where and how to buy them, and will be shown actual case histories of ordinary people just like himself, happy in such housing—from individual homes to apartments—all constructed under roof. That 1982 edition, now being prepared, is due off press in late August. Cover price is $2.00; you can bulk order copies for your dealership in advance at $1 per copy. And you can give them away as sales tools or sell them to your customers at a decided profit to yourself.

MHDealer obviously believes that this retail action plan, which worked so well for hundreds of dealers nationwide last year, can and should be working for you now. Read again the story by Robert Wright of Foremost that opens this section; convince yourself that by pointing your sales efforts at precise markets you can make 1982 a better sales year. Then line up the sales assistance you need—*now*—by writing us for part or all of our Retail Action Kit. You'll be helping America into affordable housing, and you'll be helping your entire business into a better year. **mhd**

EMERGING HOUSING *from page 35*

Forty-three percent of single mobile home owners, either male or female, have lost a spouse. The widowed mobile home owner typically is older, retired and on a comfortable, yet fixed, income. The widowed single buyer is less interested in deluxe furnishings than in finding an attractive site in a safe, security-minded park.

Thirty-five percent of the single homeowners surveyed were either separated or divorced. These individuals are typically 25 to 40 years old and have children. They'll probably want privacy, convenience appliances and quality furnishings.

Single buyers who have never been married are usually young, less than 25 years old, with a moderate income and a flexible and carefree lifestyle. Mobile home living appeals to this market segment for three basic reasons: It's affordable, easy to maintain and it's possible to build up equity. The never-been-married single is attracted by the built-ins, such as sunken tubs, intercoms and stereos.

The Young Married Market

Married persons under the age of 30 make up the third major market segment. It is a group that is expected to grow in the '80s, a growth that can be predicted with a good deal of confidence. This market is one the mobile home industry has traditionally served. At present, some 1.25 million people within the young married market live in mobile homes. Along with the young singles, it is where the most growth is anticipated.

The future of the manufactured housing industry looks bright. There will be a good demand for housing in the 1980s although not as high as has been predicted. Each of the three major market segments is growing. But there are several factors that must be addressed by the industry if the full potential for growth is to be realized.

The main factor is the satisfaction level of young people presently living in mobile homes. Mobile home owners below the age of 30 are considerably less satisfied with their homes than are their older counterparts (see Chart No. 4). In total, 24 percent of the under-30 mobile home owners express some degree of dissatisfaction; only 30 percent are very satisfied compared to 79 percent of those past age 50.

That works out to about 342,000 dissatisfied mobile home owners who are under the age of 30. By applying the rule of 200, we see that they can influence 68 million people. In 1981 there were only 58 million people between the ages of 20 and 34. If a satisfied customer is your best salesman, then an unhappy customer is your worst enemy.

One fact that relates to this high degree of dissatisfaction is that mobile homes owned by this group show the least tendency to appreciate in value. This could be the result of a dissatisfied homeowner who does not take care of his home. The home then depreciates because of the lack of care and the homeowner becomes even less satisfied, resulting in a never-ending circle of dissatisfaction.

Foremost surveys have found that most older people expect to sell their homes and realize a profit, while most young people expect a loss upon sale. All segments of the manufactured housing industry must perform a better job of communicating to the younger buyer the fact that his home has appreciation potential, and the necessity of proper care and maintenance if that potential is to be realized. This could lead to a reversal of the circle of unhappiness, leaving the younger mobile home owner with a more positive attitude about his home—an attitude that will be communicated to his friends, family and acquaintances.

In a Foremost survey of new mobile home owners, younger buyers expressed considerable interest in receiving information on mobile home safety and security tips and on do-it-yourself home repairs. These facts suggest that young people are interested in caring for their homes. By filling that information need, the manufactured housing industry can develop a long-range relationship with younger buyers, thus ensuring the satisfaction of the younger buyer. It is this group that the housing industry will depend upon for repeat sales and referral business.

The course seems clear, then. The manufactured housing industry must meet the needs of the basic market segments in order to prosper. Especially important is the establishment of a long-standing relationship with the buyer, especially the younger buyer, to ensure satisfaction with his or her home. That satisfaction is vital to the success of manufactured housing in the '80s. **mhd**

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A TL ENTERPRISES PUBLICATION
serving dealers, manufacturers and suppliers
August 1982

Flooring: Whose, What, How To

This month--
Two New Columns!
Joe Girard on Selling
John Thompson on Finance

Special Show Section
MHI's 20th National Suppliers Show

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Flooring may have been a problem for manufactured home owners in the past. But now, thanks to modern technology, flooring is often an integral part of the interior decor as well as a contributor to sound home construction. Read all about new flooring trends, beginning on page 66.

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MANUFACTURED HOUSING DEALER (USPS 356-360 ISSN 0163-1977)

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Exchange

John Thompson

The Coldwell Company has initiated **mandatory insurance premium impound requirements** on FHA and VA MH loans. This increases monthly payments by $15 to $30 on a typical $13,000 single-section loan. **Other lenders may follow suit;** collection from borrowers who don't pay renewal premiums is costly.

A new U.S. League of Savings Associations study, *Homeownership, The American Dream Adrift*, states that the median cost of a home went from $58,000 in 1981 to $72,000 in 1982. The income required to afford that home rose 39 percent and monthly expenses rose from $550 to $816. **Because of these realities, the League reports more association interest in MH, especially in mid-America.** Killing the old 20 percent of assets rule and allowing S&Ls to make unlimited investments in variable rate MH real esate mortgages helps. Also, **S&Ls can now lend in a broader geographic area, including across state lines.** Most S&Ls still have money problems, though.

Idled forest products facilities leaves MH planners in a **quandry about stockpiling for future needs.** When housing demand picks up, there could be a scarcity of lumber and long delays as mills get back into production. *(Look for a major analysis of this problem in September MHD.)*

Guerdon is the first MH manufacturer to use Old Republic Life's **Variable Rate Loan Insurance** (see April MHD, page 24). The lender, Security Pacific National Bank, makes a **30-year fixed rate** loan on dealer-sold Guerdon models. If prime rises, the insurance pays the difference between the loan income and what the bank would be getting under variable rate terms.

Through a newly acquired real estate brokerage firm, **Coachmen Industries will launch a nationwide property development program.** In a local newspaper interview Chairman Tom Corson stated, "Coachmen plans to develop innovative services for realtors and developers that should have broad aceptance." Accompanied by the recent acquisition of Marlette Homes, **this major RV manufacturer is making a significant comeback into the MH business.**

Broadening FHA Title II to include MHs **spurs fears that the administration wants to delete Title I.** Lenders strongly prefer Title I because of higher loan service fees. FHA, however, insists that Title I is safe and, while withholding specifics, is talking with key lenders, dealers and manufacturers to find ways of improving Title I. Also, **FHA says loan processing time will soon be drastically slashed** as paperwork duties are being turned over to the private sector.

Look for two new creative finance deals from FHA: **Shared Equity Mortgage (SEM)** and **Growing Equity Mortgage (GEM).** SEMs allow an outside lender to share in the equity while GEMs feature lower interest because gradually increasing monthly payments lead to faster amortization.

Applications for VA loan guarantees continue to grow. Year ending April shows a 13 percent increase over fiscal '81, but the significant rise has been in recent months. *(More VA info on page 38.)*

MGIC (Mortgage Guaranty Insurance Corporation) **introduces homeseller insurance** that protects owner-carried mortgages against loss. Available only through conventional lenders who must also perform loan servicing activities, the concept is intended to "facilitate home sales for both realtors and sellers" and "turn a tight money market into an income opportunity for lenders."

IN BRIEF: Fleetwood posts 19 percent MH revenue gain and claims to be "the nations's largest (MH) manufacturer" with 7 percent of the market. **Whirlpool** predicts '82 sales of major appliances will equal '81, but looks for improved consumer spending in late '82. **Redman** revenues rose 6.3 percent from '81. Even though President Reagan vetoed the **Lugar Bill**, analysts view its strong support in the Senate and House as positive attitudinal index and harbinger of good legislation to come. **mhd**

MARCH RETAIL SALES IN TOP TEN STATES

STATE	1982	1981	% CHANGE
TEXAS	2734	1827	+ 49.6
LOUISIANA	1659	980	+ 69.3
FLORIDA	1184	NA	NA
NORTH CAROLINA	962	555	+ 73.3
GEORGIA	571	708	– 19.35
SOUTH CAROLINA	556	315	+ 76.5
ALABAMA	497	457	+ 8.75
WASHINGTON	462	436	+ 5.96
KENTUCKY	360	NA	NA
VIRGINIA	273	297	– 6.39

(Inventory trends can be discerned by comparing the retail sales shown above with shipments for the same period (see MHD, July '82, page 20). Shipment figures are available at an earlier date and appear in MHD's Production and Shipments column (see page 32 this issue for April figures). Statistical Surveys uses a data base covering the 34 states that account for 80 percent to 84 percent of total MH retail sales. California is excluded from the figures. (Statistical Surveys, Incorporated, 3645 Linden SE, Grand Rapids, Michigan 49508.) **mhd**

SHIPMENT OF MOBILE HOMES IN APRIL 1982
Revised

State	Single Section	Multi Section	Total April '82	Revised Total April '81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	411	53	464	621	-25.28	1549	1948	-20.48
Alaska	31	12	43	28	53.57	148	36	311.11
Arizona	223	147	370	561	-34.05	1711	2317	-26.15
Arkansas	238	85	323	299	8.03	935	911	2.63
California	165	479	644	1219	-47.17	2378	4101	-42.01
Colorado	147	63	210	322	-34.78	765	1058	-27.69
Connecticut	18	0	18	32	-43.75	73	97	-24.74
Delaware	118	7	125	141	-11.35	402	423	-4.96
Florida	1044	892	1936	2380	-18.66	7741	9258	-16.39
Georgia	763	317	1080	1056	2.27	3957	3647	8.50
Idaho	67	59	126	206	-38.83	375	703	-46.66
Illinois	202	36	238	367	-35.15	675	1058	-36.20
Indiana	288	45	333	472	-29.45	854	1441	-40.74
Iowa	76	9	85	142	-40.14	221	440	-49.77
Kansas	209	36	245	295	-16.95	875	944	-7.31
Kentucky	338	89	427	544	-21.51	1210	1527	-20.76
Louisiana	1381	61	1442	1595	-9.59	4925	5302	-7.11
Maine	58	1	59	122	-51.64	151	273	-44.69
Maryland	87	9	96	115	-16.52	398	323	23.22
Massachusetts	25	7	32	47	-31.91	100	112	-10.71
Michigan	203	45	248	547	-54.66	771	1350	-42.89
Minnesota	124	13	137	168	-18.45	388	505	-23.17
Mississippi	388	51	439	522	-15.90	1269	1365	-7.03
Missouri	231	38	269	397	-32.24	854	1167	-26.82
Montana	68	22	90	135	-33.33	251	449	-44.10
Nebraska	66	3	69	97	-28.87	236	338	-30.18
Nevada	39	69	108	230	-53.04	420	681	-38.33
New Hampshire	45	9	54	81	-33.33	141	196	-28.06
New Jersey	28	12	40	41	-2.44	115	157	-26.75
New Mexico	387	74	461	278	65.83	1242	1050	18.29
New York	329	59	388	390	-0.51	961	990	-2.93
North Carolina	1047	170	1217	1223	-0.49	3974	4451	-10.72
North Dakota	103	9	112	171	-34.50	352	534	-34.08
Ohio	303	60	363	545	-33.39	1038	1729	-39.97
Oklahoma	1156	71	1227	884	38.80	4426	2972	48.92
Oregon	79	102	181	341	-46.92	657	1178	-44.23
Pennsylvania	504	54	558	641	-12.95	1474	1719	-14.25
Rhode Island	7	0	7	10	-30.00	13	30	-56.67
South Carolina	512	141	653	786	-16.92	2175	2453	-11.33
South Dakota	45	8	53	74	-28.38	178	228	-21.93
Tennessee	530	62	592	508	16.54	1736	1496	16.04
Texas	3843	444	4287	3158	35.75	14,954	10,892	37.29
Utah	85	52	137	112	22.32	455	384	18.49
Vermont	48	2	50	56	-10.71	104	130	-20.00
Virginia	470	60	530	478	10.88	1362	1359	0.22
Washington	249	239	488	692	-29.48	1625	2221	-26.83
West Virginia	284	48	332	326	1.84	909	995	-8.64
Wisconsin	187	3	190	281	-32.38	538	815	-33.99
Wyoming	74	30	104	211	-50.71	475	613	-29.42
DC & US Territory Export	0	1	1	0	0	82	0	0
Destination Pending	504	109	613	129	375.19	2857	1100	159.73
Totals	17,827	4467	22,294	24,076	-7.40	75,473	78,944	-4.40

PRODUCTION OF MOBILE HOMES IN APRIL 1982
Revised

State	Single Section	Multi Section	Total April '82	Total April '81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	1710	112	1822	2048	−11.04	6118	6037	1.34
Alaska*	—	—	—	—	—	—	—	—
Arizona	263	164	427	546	−21.79	1779	2124	−16.24
Arkansas	325	39	364	322	13.04	1107	1078	2.69
California	196	616	812	1401	−42.04	2879	4760	−39.52
Colorado	89	58	147	282	−47.87	491	872	−43.69
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	728	781	1509	1779	−15.18	6028	6848	−11.97
Georgia	2227	713	2940	2908	1.10	10,507	9895	6.18
Idaho	185	145	330	552	−40.22	1178	1752	−32.76
Illinois*	—	—	—	—	—	—	—	—
Indiana	1708	237	1945	2587	−24.82	5461	7115	−23.25
Iowa*	—	—	—	—	—	—	—	—
Kansas	971	49	1020	882	15.65	3705	3123	18.64
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	331	28	359	323	11.15	1145	1099	4.19
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	161	17	178	271	−34.32	583	828	−29.59
Mississippi	530	15	545	336	62.20	1795	1220	47.13
Missouri	143	40	183	215	−14.88	502	627	−19.94
Montana*	—	—	—	—	—	—	—	—
Nebraska	382	43	425	416	2.16	1413	1386	1.95
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1400	234	1634	1657	−1.39	5561	5841	−4.79
North Dakota	0	0	0	0	0	0	0	0
Ohio	135	15	150	244	−38.52	328	679	−51.69
Oklahoma	88	3	91	96	−5.21	398	366	8.74
Oregon	305	269	574	770	−25.45	1920	2515	−23.66
Pennsylvania	908	131	1039	1195	−13.05	2600	3303	21.28
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	713	118	831	646	28.64	2507	2029	23.56
Texas	3418	473	3891	3166	22.90	13,582	11,082	22.56
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	243	11	254	243	4.53	738	754	−2.12
Washington	53	66	119	207	−42.51	404	687	−41.19
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	282	11	293	425	−31.06	770	1307	−41.09
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with* Canada	333	79	412	559	−26.30	1492	1610	−7.33
Totals	17,827	4467	22,294	24,076	−7.40	75,473	78,944	−4.40

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

manufactured housing
BUSINESS
September 1982

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Formaldehyde?
No problem, says MHD survey.

Show Previews:

Kingdome Expo '82
North Carolina MH Show
Super South 6
MH and RV Dodger Show

Will There Be Lumber For MH's?

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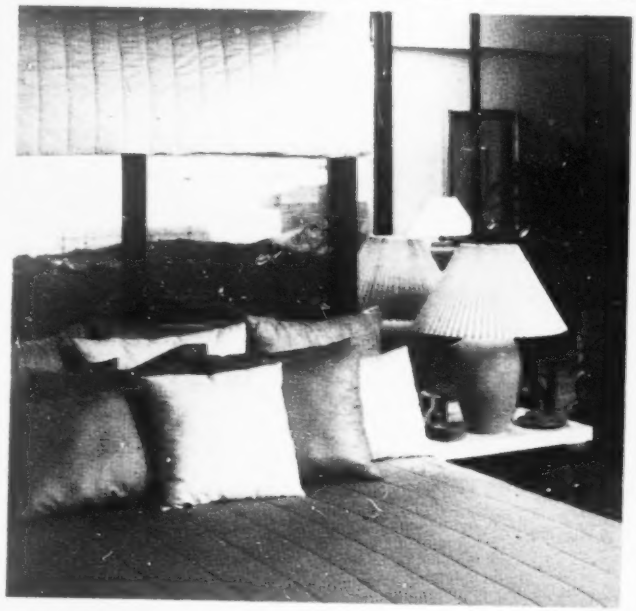
On the Cover

MHDealer is being remodeled! What you see being started on this cover will be completed for our brand new October issue of MHBusiness. Tired of getting the business when you really want to get business? Get MHBusiness next month! Cover artwork by Darrell D. Mayabb



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MANUFACTURED HOUSING DEALER (USPS 356-360 ISSN 0163-1977)

MANUFACTURED HOUSING DEALER is the first magazine in the mobile/modular housing field devoted wholly to the trade aspects of the industry and is circulated exclusively to mobile home and modular housing manufacturers, suppliers, dealers and associated groups. It was the first audited trade publication (Business Publications Audit) serving the mobile housing industry.

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SHIPMENT OF MOBILE HOMES IN MAY 1982
Revised

State	Single Section	Multi Section	Total May '82	Revised Total May '81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	411	62	473	575	-17.74	2022	2523	-19.86
Alaska	38	13	51	13	292.31	199	49	306.12
Arizona	217	178	395	548	-27.92	2106	2865	-26.49
Arkansas	270	44	314	252	24.60	1249	1163	7.39
California	170	513	683	1165	-41.37	3061	5269	-41.91
Colorado	131	60	191	377	-49.34	956	1435	-33.38
Connecticut	19	2	21	22	-4.55	94	119	-21.01
Delaware	100	11	111	157	-29.30	513	580	-11.55
Florida	963	841	1804	2142	-15.78	9545	11,400	-16.27
Georgia	654	291	945	1145	-17.47	4902	4792	2.30
Idaho	63	50	113	149	-24.16	488	852	-42.72
Illinois	217	67	284	313	-9.27	959	1371	-30.05
Indiana	300	46	346	488	-29.10	1200	1929	-37.79
Iowa	83	11	94	123	-23.58	315	563	-44.05
Kansas	206	34	240	289	-16.96	1115	1233	-9.57
Kentucky	357	80	437	423	3.31	1647	1950	-15.54
Louisiana	1448	55	1503	1537	-2.21	6428	6839	-6.01
Maine	102	1	103	98	5.10	254	371	-31.54
Maryland	67	16	83	157	-47.13	481	480	0.21
Massachusetts	39	7	46	50	-8.00	146	162	-9.88
Michigan	220	60	280	497	-43.66	1051	1847	-43.10
Minnesota	158	12	170	214	-20.56	558	719	-22.39
Mississippi	443	30	473	421	12.35	1742	1786	-2.46
Missouri	232	37	269	338	-20.41	1538	1703	-9.69
Montana	54	18	72	162	-55.56	323	611	-47.14
Nebraska	68	9	77	99	-22.22	313	437	-28.38
Nevada	59	88	147	226	-34.96	567	907	-37.49
New Hampshire	71	10	81	73	10.96	222	269	-17.47
New Jersey	29	21	50	38	31.58	165	195	-15.38
New Mexico	303	63	366	331	10.57	1608	1381	16.44
New York	378	63	441	397	11.08	1402	1387	1.08
North Carolina	1127	210	1337	1260	6.11	5311	5711	-7.00
North Dakota	87	14	101	147	-31.29	453	681	-33.48
Ohio	338	48	386	659	-41.43	1424	2388	-40.37
Oklahoma	1021	83	1104	793	39.22	5530	3765	46.88
Oregon	68	110	178	295	39.66	835	1473	-43.31
Pennsylvania	471	35	506	617	-17.99	1980	2336	-15.24
Rhode Island	5	1	6	19	-68.42	19	49	-61.22
South Carolina	569	118	687	749	-8.28	2862	3202	-10.62
South Dakota	51	10	61	58	5.17	239	286	-16.43
Tennessee	392	68	460	441	4.31	2196	1937	13.37
Texas	3616	385	4001	2943	35.90	18,955	13,835	37.01
Utah	88	43	131	123	6.50	586	507	15.58
Vermont	48	3	51	65	-21.54	155	195	-20.51
Virginia	442	69	511	424	20.52	1873	1783	5.05
Washington	184	195	379	633	-40.13	2004	2854	-29.78
West Virginia	236	48	284	295	-3.73	1193	1290	-7.52
Wisconsin	221	6	227	307	-26.06	765	1121	-31.76
Wyoming	69	29	98	176	-44.32	573	849	-32.51
DC & US Territory Export	3	1	4	0	0	86	0	0
Destination Pending	486	116	602	90	568.89	3459	1190	190.67
Totals	17,392	4385	21,777	22,913	-4.96	97,250	101,857	-4.52

PRODUCTION OF MOBILE HOMES IN MAY 1982
Revised

State	Single Section	Multi Section	Total May '82	Total May '81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	1655	108	1763	1821	-3.19	7884	7858	0.33
Alaska*	—	—	—	—	—	—	—	—
Arizona	251	178	429	522	-17.82	2215	2646	-16.29
Arkansas	300	33	333	304	9.54	1443	1382	4.41
California	208	615	823	1386	-40.62	3710	6146	-39.64
Colorado	57	54	111	269	-58.74	602	1141	-47.24
Connecticut	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0
Florida	640	713	1353	1631	-17.04	7439	8479	-12.27
Georgia	2325	705	3030	2762	9.70	13,537	12,657	6.95
Idaho	171	145	316	434	-27.19	1494	2186	-31.66
Illinois*	—	—	—	—	—	—	—	—
Indiana	1710	287	1997	2392	-16.51	7461	9507	-21.52
Iowa*	—	—	—	—	—	—	—	—
Kansas	876	54	930	861	8.01	4638	3984	16.42
Kentucky*	—	—	—	—	—	—	—	—
Louisiana	317	25	342	308	11.04	1493	1407	6.11
Maine*	—	—	—	—	—	—	—	—
Maryland*	—	—	—	—	—	—	—	—
Massachusetts	0	0	0	0	0	0	0	0
Michigan*	—	—	—	—	—	—	—	—
Minnesota	178	28	206	246	-16.26	788	1074	-26.63
Mississippi	546	8	554	306	81.05	2349	1526	53.93
Missouri	126	48	174	218	-20.18	772	845	-8.64
Montana*	—	—	—	—	—	—	—	—
Nebraska	324	39	363	373		1774	1759	
Nevada	0	0	0	0	0	0	0	0
New Hampshire*	—	—	—	—	—	—	—	—
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0
New York*	—	—	—	—	—	—	—	—
North Carolina	1383	276	1659	1723	-3.71	7227	7564	-4.46
North Dakota	0	0	0	0	0	0	0	0
Ohio	131	14	145	240	-39.58	473	919	-48.53
Oklahoma	63	0	63	79	-20.25	459	445	3.15
Oregon	281	230	511	740	-30.95	2430	2660	-8.65
Pennsylvania	935	121	1056	1172	-9.90	4041	3687	9.60
Rhode Island	0	0	0	0	0	0	0	0
South Carolina*	—	—	—	—	—	—	—	—
South Dakota*	—	—	—	—	—	—	—	—
Tennessee	672	108	780	626	24.60	3287	2655	23.80
Texas	3238	417	3655	3056	19.60	17,210	14,138	21.73
Utah*	—	—	—	—	—	—	—	—
Vermont*	—	—	—	—	—	—	—	—
Virginia	295	14	309	235	31.49	1048	989	5.97
Washington	29	71	100	172		504	859	-41.33
West Virginia	0	0	0	0	0	0	0	0
Wisconsin	305	11	316	468	-32.48	1170	1775	-34.08
Wyoming	0	0	0	0	0	0	0	0
DC & US Territory States shown with* Canada	376	83	459	569	-19.33	1852	2179	-15.01
Totals	17,392	4385	21,777	22,913	-4.96	97,250	101,857	-4.52

* These states have less than three manufacturers. Figures are aggregated on the second line above "totals" to protect proprietary information. The states of Maine, New York, Michigan and South Carolina are lumped into the category "states shown with (*) due to present manufacturing conditions in those states."

Figures used are those compiled by the National Conference of States on Building Codes and Standards.

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Special Section: 30th MH/RV Dodger Stadium Show

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ON THE COVER: TODAY'S MH IS INCREASINGLY THE RESULT OF THE COMBINED EFFORTS OF REALTOR, DEALER AND DEVELOPER. TO FIND OUT HOW THEY WORK TOGETHER, SEE PAGE 34. PHOTO: IMAGICS.

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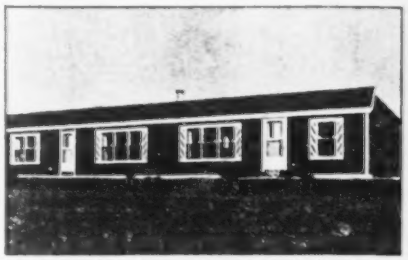
SHIPMENT AND PRODUCTION OF MOBILE HOMES IN JUNE, 1982

Revised

State		Single Section	Multi Section	Total	Total June '81	Percent Comparison	Year to Date 1982	Year to Date 1981	Percent Comparison
Alabama	Prod	1710	136	1846	1756	5.13	9730	9614	1.21
	Ship	442	67	509	529	3.78	2531	3052	17.07
Alaska*	Prod	—	—	—	—	—	—	—	—
	Ship	28	11	39	21	85.71	238	70	240.00
Arizona	Prod	255	165	420	558	24.73	2635	3204	17.76
	Ship	204	161	365	593	38.45	2471	3458	28.54
Arkansas	Prod	593	34	627	314	35.99	1670	1696	10.26
	Ship	238	34	272	266	2.26	1521	1429	6.44
California	Prod	263	597	860	1389	38.38	4570	7535	39.35
	Ship	223	495	718	1138	36.91	3779	6415	41.09
Colorado	Prod	97	55	152	311	51.13	754	1452	48.07
	Ship	180	54	214	357	40.06	1170	1792	34.71
Connecticut	Prod	0	0	0	0	0	0	0	0
	Ship	21	1	22	33	33.33	116	152	23.68
Delaware	Prod	0	0	0	0	0	0	0	0
	Ship	93	12	105	114	7.89	618	694	10.95
Florida	Prod	647	787	1434	1672	14.23	8873	10.151	12.59
	Ship	1023	893	1916	2216	13.54	11.461	13.616	15.83
Georgia	Prod	2637	730	3367	2668	26.20	16.804	15.325	10.30
	Ship	818	304	1122	1002	11.98	6024	5794	3.97
Idaho	Prod	154	142	296	422	29.86	1780	2608	31.37
	Ship	71	55	126	132	4.55	614	984	37.60
Illinois*	Prod	—	—	—	—	—	—	—	—
	Ship	238	55	291	351	17.09	1250	1722	27.41
Indiana	Prod	1922	321	2243	2509	10.60	9704	12.016	19.24
	Ship	330	74	404	514	21.40	1604	2443	34.34
Iowa*	Prod	—	—	—	—	—	—	—	—
	Ship	72	15	87	113	23.01	181	236	23.31
Kansas	Prod	948	63	1011	861	17.42	5649	4845	16.58
	Ship	236	44	280	227	23.35	1395	1460	4.45
Kentucky*	Prod	—	—	—	—	—	—	—	—
	Ship	346	71	417	441	5.44	2084	2381	13.68
Louisiana	Prod	324	26	350	306	14.38	1843	1713	7.59
	Ship	1454	75	1529	1429	7.00	7957	8268	3.76
Maine*	Prod	—	—	—	—	—	—	—	—
	Ship	101	7	108	128	15.63	362	499	27.45
Maryland*	Prod	—	—	—	—	—	—	—	—
	Ship	109	13	122	115	6.09	603	595	1.34
Massachusetts	Prod	0	0	0	0	0	0	0	0
	Ship	42	10	52	60	13.33	196	222	10.81
Michigan*	Prod	—	—	—	—	—	—	—	—
	Ship	294	74	368	537	31.47	1419	2386	40.53
Minnesota	Prod	148	33	181	286	36.71	969	1360	28.75
	Ship	146	26	172	249	30.92	730	968	24.59
Mississippi	Prod	629	4	633	352	79.83	2982	1678	58.79
	Ship	416	48	464	466	0.43	2206	2252	2.04
Missouri	Prod	150	60	210	189	11.11	982	1034	5.03
	Ship	276	34	310	322	3.73	1848	2025	8.74
Montana*	Prod	—	—	—	—	—	—	—	—
	Ship	82	11	93	127	26.77	416	738	43.63
Nebraska	Prod	298	54	352	359	1.95	2126	2118	0.38
	Ship	55	18	73	96	23.96	386	533	27.58
Nevada	Prod	0	0	0	0	0	0	0	0
	Ship	51	96	147	218	31.94	714	1123	36.42
New Hampshire	Prod	—	—	—	—	—	—	—	—
	Ship	74	9	83	93	10.75	305	382	15.75
New Jersey	Prod	0	0	0	0	0	0	0	0
	Ship	36	14	50	51	1.96	215	246	12.60
New Mexico	Prod	0	0	0	0	0	0	0	0
	Ship	369	61	430	289	48.79	2038	1670	22.04
New York*	Prod	—	—	—	—	—	—	—	—
	Ship	425	57	482	442	9.05	1884	1829	3.01
North Carolina	Prod	1504	276	1780	1749	1.77	9007	9313	3.29
	Ship	1205	223	1428	133*	7.29	6730	7042	4.30
North Dakota	Prod	0	0	0	0	0	0	0	0
	Ship	105	13	118	123	4.07	571	804	28.98
Ohio	Prod	155	17	172	191	9.95	645	1110	41.89
	Ship	352	53	405	611	33.72	1829	2999	39.01
Oklahoma	Prod	122	2	124	80	39.33	583	534	9.18
	Ship	1278	119	1385	808	73.08	6925	4571	51.50
Oregon	Prod	303	276	579	748	22.59	3008	3408	11.71
	Ship	73	95	168	342	50.88	1003	1815	44.74
Pennsylvania	Prod	1018	138	1156	1170	1.20	5197	4857	7.00
	Ship	480	48	528	563	6.22	3138	2890	8.16
Rhode Island	Prod	0	0	0	0	0	0	0	0
	Ship	8	1	9	7	28.57	29	58	50.00
South Carolina*	Prod	—	—	—	—	—	—	—	—
	Ship	719	150	869	813	6.89	3731	4015	7.07
South Dakota*	Prod	—	—	—	—	—	—	—	—
	Ship	42	13	55	92	40.22	294	378	22.22
Tennessee	Prod	718	105	823	616	33.60	4190	3271	25.65
	Ship	397	58	455	389	16.97	2651	2326	13.97
Texas	Prod	3522	404	3926	3140	25.03	21.136	17.278	22.33
	Ship	3833	393	4226	3222	31.16	23.181	17.057	35.90
Utah*	Prod	—	—	—	—	—	—	—	—
	Ship	85	40	125	119	5.04	711	626	13.58
Vermont*	Prod	—	—	—	—	—	—	—	—
	Ship	62	1	63	51	23.53	218	246	11.38
Virginia	Prod	347	4	351	237	48.10	1399	1228	14.11
	Ship	437	50	487	439	10.93	2380	2222	6.21
Washington	Prod	45	79	124	190	34.74	626	1049	40.13
	Ship	253	265	518	647	19.94	2522	3501	27.96
West Virginia	Prod	0	0	0	0	0	0	0	0
	Ship	278	25	303	304	0.33	1496	1594	6.15
Wisconsin	Prod	319	19	338	339	0.29	1508	2174	30.63
	Ship	231	5	236	240	1.67	1001	1361	26.45
Wyoming	Prod	0	0	0	0	0	0	0	0
	Ship	71	25	96	222	56.76	689	1071	37.54
DC & US Territory	Prod	—	—	—	—	—	—	—	—
	Ship								
Export	Prod	—	—	—	—	—	—	—	—
	Ship	0	1	1	1		87	1	8600.00
Canada	Prod	3	0	3	—	—	—	—	—
Dest. Pend.	Ship	680	125	785	88	792.05	4244	1278	232.08
TOTAL	Prod	19.038	4602	23.640	23.077	2.44	120.880	124.931	3.23
	Ship	19.038	4602	23.640	23.077	2.44	120.880	124.931	3.23
States shown with *		409	73	482	598	19.13	2334	2775	15.89

HOMES

New from Redman is the Spacemaker series, designed to make maximum, functional use of space throughout the home. There are 490.8 cubic feet of storage space in the 14 x 64-foot model, providing lots of shelving and drawer space, and plenty of room for hanging clothes. A key attraction is the entertainment center, which can accommodate a television set, video game consoles, cartridges and stereo equipment. Other benefits include floor-to-ceiling built-in shelves in the living area, a built-in desk and work area in the kitchen, plus other convenience features. The Spacemaker is available in a single section, 14 x 64 feet or 14 x 70 feet, or a double-section, 26 x 44 feet. Redman Homes, Incorporated, Redman Plaza East, 2250 Walnut Hill Lane, Dallas, Texas 75229, or circle Reader Service No. 60.



Wick Building Systems' passive solar home relies on the sun's heat rays and energy-efficient features to lower dependency on heating fuels. The sun's rays enter through triple-glazed windows directed to a southern exposure. The construction accomplished primary heating requirements by taking advantage of the sun's heat rays through three natural modes of heat transfer: conduction, convection and radiation. Selected contruction materials such as exterior siding and color, insulation, foil, floor covering, furniture and decorator items become factors in the effort to control heat transfer modes when located properly. Innovative design enables heat to be stored within the home for variable periods of time at night and on cloudy days with little or no sun. A woodburning stove functions as a secondary heat source. A full-size gas furnace acts as a third part of the heating system. Roof trusses are pitched 60 degrees to the south allowing the homeowner to add active solar collectors in the future. Wick Building Systems, Incorporated, or circle Reader Service No. 61.